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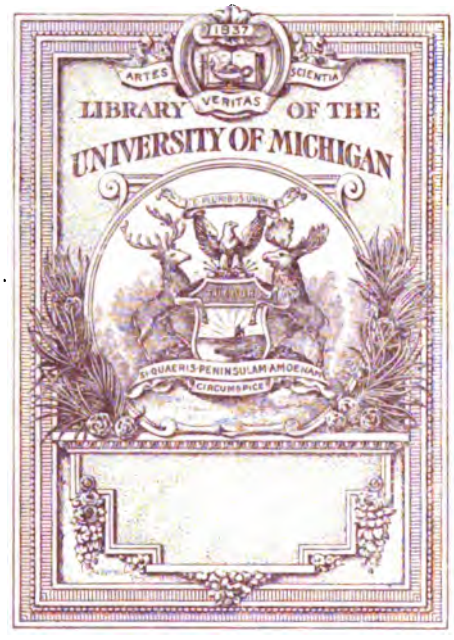
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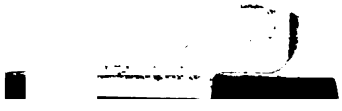
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EIGHTEENTH ANNUAL REPORT

OF THE COMMISSIONER OF THE

BANKING DEPARTMENT

OF THE

STATE OF MICHIGAN

DECEMBER 31, 1906.

BY AUTHORITY

LANSING, MICHIGAN
WYNKOOP HALLENBECK CRAWFORD CO., STATE PRINTERS
1906

DEPARTMENT OFFICERS

COMMISSIONER,

GEO. W. MOORE.

DEPUTY COMMISSIONER,

W. DONOVAN.

BANK EXAMINERS,

CHARLES M. TURNER,

HERBERT E. JOHNSON,

E. R. MORTON,

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GRANT J. BROWN,

CHARLES E. TOMS,

ALBERT E. MANNING.

OFFICIAL ADDRESS, LANSING, MICHIGAN.

162749

COMMISSIONERS OF BANKING OF MICHIGAN.

[Under Act 205, 1887.]

THEODORE C. SHERWOOD,

Appointed January 7, 1889; resigned November 7, 1896.

DANIEL B. AINGER,

Appointed November 11, 1896; resigned April 1, 1897.

JOSIAH E. JUST,

Appointed April 1, 1897; died February 19, 1898.

GEORGE L. MALTZ,

Appointed February 26, 1898; term expired January 8, 1903.

GEORGE W. MOORE,

Appointed January 8, 1903.

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STATE BANKING DEPARTMENT

REPORT OF THE COMMISSIONER

STATE OF MICHIGAN,
Banking Department,
Lansing, December 31, 1906.

To the Honorable Fred M. Warner, Governor of Michigan:

I have the honor to submit the eighteenth annual report of this department in compliance with the provisions of section 43 of the General Banking Law of Michigan, as follows:

At the date of this report, there are three hundred and two State banks, six trust companies and one society for savings under the supervision of this department. In the statistics following the number of banks is given at 301 State banks. This is caused by one bank commencing business subsequent to November 12, the date of the last call for report of condition.

Statements showing the financial condition of all State banks and trust companies, as called for by this department four times during the year, and in addition thereto reports of the financial condition of the eighty-eight national banks of the State, are appended; as are also abstracts of the yearly reports for the past eighteen years, which show the progress and increasing wealth of the State.

NEW BANKS AND TRUST COMPANIES.

Twenty-three State banks and one trust company have been organized during the year, as follows:

No.	Title.	Location.	Capital.	Commenced business.
329	The Wolverine State Savings Bank	Wolverine	$20,000	January 1.
330	Maynard-Allen State Bank	Portland	50,000	January 2.
331	The Rockford State Bank	Rockford	20,000	January 15.
332	The River Rouge Savings Bank	River Rouge	25,000	January 25.
333	The German-American Savings Bank	Ann Arbor	50,000	March 26.
334	The Memphis State Bank	Memphis	20,000	April 9.
335	The Deerfield State Bank	Deerfield	20,000	April 24.
336	Calumet State Bank	Red Jacket	50,000	April 24.
337	The State Exchange Bank	Bancroft	20,000	April 25.
338	State Savings Bank of Marlette	Marlette	25,000	May 1.
339	The Old Corunna State Bank	Corunna	30,000	May 15.
340	The Grant State Bank	Grant	20,000	June 1.
341	The State Savings Bank of Turner, Mich.	Turner	20,000	June 11.
342	The State Savings Bank of Elsie	Elsie	20,000	July 2.
....	Security Trust Company	Detroit	500,000	July 2.
343	The First State Bank of Central Lake, Mich	Central Lake	20,000	July 9.
344	The Farmers' State Bank of Vicksburg	Vicksburg	25,000	August 6.
345	The Old State Bank of Fremont	Fremont	35,000	August 1.
346	The Marion State Bank	Marion	20,000	August 1.
347	Bellaire State Bank	Bellaire	20,000	August 16.
348	The Pigeon State Bank	Pigeon	20,000	August 21.
349	The Onaway State Banking Company	Onaway	25,000	September 1.
350	The Fruit Growers' State Bank of Saugatuck	Saugatuck	25,000	October 1.
351	The Dryden State Bank	Dryden	20,000	November 16.

INCREASE AND DECREASE OF CAPITAL STOCK.

In compliance with section 10 of the banking law, the following banks have amended their articles of incorporation with reference to capital stock:

The People's Bank, of Leslie, $50,000 to $25,000.
Peninsular Savings Bank, Detroit, $300,000 to $400,000.
Union Bank, Jackson, $100,000 to $200,000.
Chelsea Savings Bank, Chelsea, $60,000 to $100,000.
Home Savings Bank, Kalamazoo, $50,000 to $100,000.
Jackson City Bank, Jackson, $150,000 to $200,000.
Niles City Bank, Niles, $35,000 to $50,000.
Calumet State Bank, Red Jacket, $50,000 to $100,000.
First State Savings Bank, Breckenridge, $15,000 to $16,000.
Commercial Bank, Iron Mountain, $50,000 to $100,000.

In this direction capital stock has been increased $431,000. The increase in capital caused by the organization of new banks and trust companies during the year amounts to $1,100,000, constituting a total increase in capital stock for the year 1906 of $1,531,000.

CONSOLIDATIONS.

Conforming to the provisions of section 54 of the banking law, the Delray Savings Bank, Delray, by vote of its stockholders, has been consolidated with the State Savings Bank, Detroit.

EXTENSIONS OF CORPORATE EXISTENCE.

Acting under the provisions of Act 143 of the Public Acts of 1899, The People's Bank, of Leslie, by its stockholders, voted to extend its corporate existence for the period of thirty years from and after December 31, 1906.

OTHER AMENDMENTS TO ARTICLES OF INCORPORATION.

By a vote of its stockholders, March 6, 1906, the Michigan State Bank, of Eaton Rapids, voted to amend its articles of incorporation so as to provide for the transaction of a savings bank business.

On May 10, 1906, the stockholders of the Niles City Bank, Niles, voted to amend the articles of incorporation of said bank in order to permit of the transaction of a savings bank business.

GROWTH OF STATE BANKS.

Since the organization of this department, 1889, the increase and growth of business has been very great. Loans show an increase of $159,513,584.12, and deposits, $172,844,539.30, as will be seen from the following statement:

Resources.	80 banks, Jan. 7, 1889.	277 State banks, 1 society for savings, 4 trust companies, Nov. 9, 1905.	301 State banks, 1 society for savings, 6 trust companies, Nov. 12, 1906.
Loans	$30,815,697 13	$166,789,163 03	$190,329,281 25
Real estate, furniture and fixtures	534,411 76	4,968,009 94	5,527,753 88
Cash	7,550,661 99	37,778,718 67	40,907,554 86
Totals	$38,900,770 88	$209,535,891 64	$236,764,589 99
Liabilities.			
Capital stock paid in	$5,519,425 00	$17,403,144 04	$19,119,930 00
Surplus fund and undivided profits	1,818,835 53	11,075,305 98	13,257,818 42
Deposits	31,284,124 39	180,809,220 46	204,128,663 69
Notes and bills rediscounted	278,385 96	248,221 16	258,177 88
Totals	$38,900,770 88	$209,535,891 64	$236,764,589 99

The following table will show number of commercial depositors and savings depositors in the 301 State banks and 88 National banks, together with amount of deposit and average amount to each depositor:

Banks.	Class of deposit.	Number of depositors.	Amount of deposits.	Average to each depositor.
301 State banks	Commercial	*129,997	$72,076,962 11	$588 00
	Savings	*453,929	125,464,596 49	276 00
88 National banks	Commercial	*164,263	88,758,552 46	540 00
Totals		748,189	$286,300,111 06	$382 00

* This includes certificates of deposits; several certificates issued to one person counted as one.

NUMBER OF DEPOSITORS.

The total number of depositors in the 301 State banks and 88 National banks on December 1, 1906, was 748,189, as follows:

State banks, individual deposits subject to check	93,822
State banks, commercial certificates of deposit	36,175
State banks, savings depositors	380,254
State banks, savings certificates of deposit	73,675
National banks, individual deposits subject to check	101,837
National banks, certificates of deposit	62,426

RESERVE CITIES.

In accordance with the provisions of sections 24 and 27 of the banking law, I have designated for the year 1907 the following as reserve cities, viz.: Detroit, Grand Rapids, Bay City, Saginaw, Kalamazoo, Jackson, Port Huron, Adrian, Benton Harbor, Muskegon, Ann Arbor, Houghton, Marquette, New York, Boston, Philadelphia, Baltimore, Buffalo, Cleveland, Cincinnati, St. Louis, Chicago and Milwaukee.

REPORTS OF RECEIVERS.

The following reports from the receivers of the several insolvent banks in Michigan were received during December, 1906:

City Savings Bank, Detroit.

Union Trust Company, Detroit, receiver, under date of December 1, 1906, reports as follows:

Liability to depositors at date of suspension, Feb. 10, 1902		$3,378,121 20
Other liabilities		662,937 50
Total		$4,041,058 70
Total assets at date of, and received since suspension		416,667 29
Amount collected by receiver to date		2,464,947 48
Disposition of collections:		
Loans paid and other disbursements	$75,725 60	
Dividends paid	1,775,547 43	
Legal expenses	63,500 01	
All other expenses	88,778 29	
Receiver's salary paid to date	100,000 00	
Deposits and collections returned	57,170 43	
Balance in hands of State Treasurer	302,521 05	
Balance in hands of receiver	1,704 67	
		2,464,947 48

State Bank of Fenton, Fenton.

Clarence Tinker, receiver, under date of December 1, 1906, reports as follows:

Liability to depositors at date of suspension, June 14, 1897.		$88,703 19
Other liabilities		14,141 30
Total		$102,844 49
Total assets at date of, and received since suspension		141,757 18
Amount collected by receiver to date		72,775 19
Disposition of collections:		
Loans paid	$16,960 65	
Dividends paid	42,293 62	
Legal expenses paid	1,619 42	
Receiver's salary to date	6,000 00	
All other expenses	5,401 50	
Balance in hands of receiver	500 00	
		72,775 19

People's Savings Bank, Mt. Pleasant.

Charles T. Russell, receiver, under date of December 1, 1906, reports as follows:

Liability to depositors at date of suspension, Aug. 20, 1897.		$65,491 80
Other liabilities		16,896 90
Total		$82,388 70
Total assets at date of, and received since suspension		236,876 78
Amount collected by receiver to date		123,520 43
Disposition of collections:		
Loans paid	$80,522 70	
Dividends paid	30,043 02	
Legal expenses	1,772 69	
Receiver's salary to date	8,216 15	
All other expenses	2,965 87	
		123,520 43

State Bank of White Pigeon.

J. Murray Benjamin, receiver, under date of December 1, 1906, reports as follows:

Liability to depositors at date of suspension, July 30, 1904.		$127,545 34
Other liabilities		1,168 09
Total		$128,713 43
Total assets at date of, and received since suspension		173,621 86
Amount collected by receiver to date		105,352 18

Disposition of collections:		
Dividends paid	$92,345 81	
Legal expenses paid	1,101 44	
Receiver's salary	1,800 00	
All other expenses	1,891 37	
Other disbursements	637 50	
Balance in hands of State Treasurer	2,426 46	
Balance in hands of receiver	5,149 60	
		$105,352 18

RECEIPTS AND EXPENSES OF THE DEPARTMENT.

The fees collected by this department for the examination of banks, according to the provisions of section 40 of the General Banking Law, amounted to $24,277.12. And there has been turned over to the Secretary of State for franchise fees on capital stock of new banks and from banks increasing their capital, $778.00. This amount, together with $24,252.12, examination fees, makes a total of $25,055.12, received from banks during the year.

The expenses of the department for the year were as follows:

Salary of Geo. W. Moore, Commissioner	$2,500 00
Salary of Wm. Donovan, Deputy Commissioner	2,000 00
Salary of Harmon Wendell, examiner (resigned June 19, 1906)	798 64
Salary of Charles M. Turner, examiner	1,700 00
Salary of H. E. Johnson, examiner	1,700 00
Salary of Frank W. Blair, examiner (resigned March 1, 1906)	425 00
Salary of E. R. Morton, examiner	1,700 00
Salary of James I. Van Keuren (appointed January 1, 1906)	1,700 00
Salary of C. H. Ayers (appointed April 1, 1906)	1,275 00
Salary of Grant J. Brown (appointed July 1, 1906)	850 00
Salary of Charles E. Toms (appointed December 15, 1906)	73 91
Salary of A. E. Manning, chief clerk and examiner	1,500 00
Salary of special examiners	565 01
Salary of extra clerks	1,174 78
Expenses incurred in examination of banks	7,072 14
Miscellaneous expenses, viz., printing, stationery, postage, etc.	3,556 39
Total	$28,590 87

The foregoing shows that the department actually cost the State $3,535.75.

OPINION OF ATTORNEY GENERAL.

On account of the importance of the subject of excessive loans I deem it advisable to again publish the construction of section 52 of the banking law in this regard as submitted to this department by the Attorney General in the year 1903:

Lansing, Mich., May 23, 1903.

Hon. George W. Moore, Commissioner of Banking, Lansing, Michigan:

Dear Sir—I am in receipt of your communication of the 19th inst. referring to the General Banking Law of this State, and requesting my opinion upon the following questions:

"First, How much money may the directors of a bank loan to *any person*, or company, or corporation, or firm, by a two-thirds vote of its board of directors?

"Second, How much money may any bank loan on any one line of commercial paper?

"Third, May a bank increase the first named line by the bond or personal endorsement of the officers or directors of a firm, company or corporation, or by the assignment of value as collateral?"

In considering these questions I desire to call your attention to section 6141 of the Compiled Laws, being section 52 of the General Banking Law of this State, which provides in part as follows: "The total liabilities to any bank of any person or of any company, corporation or firm for moneys advanced, including in the liabilities of the company or firm the liability of the several members thereof, except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank; but the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed: Provided, however, That the foregoing limitations shall not apply to loans on real estate or other collateral securities authorized by this act. Provided, however, That by a two-thirds vote of the directors the liabilities of any bank of any person, or company, or corporation, or firm may be increased to a sum not exceeding one-fifth of the capital and surplus of the bank."

It is evident that this limitation was borrowed from the National Banking Law, section 5200 of the Revised Statutes of the United States, providing as follows: "The total liabilities to any association, or any person, or of any company, corporation, or firm for money borrowed, including in the liabilities of the company or firm, the liabilities of the several members thereof, shall at no time exceed one-tenth part of the amount of the capital stock of such association actually paid in; but the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed."

This provision, as found in our General Banking Law and also in the National Banking Law, has never been construed by the courts in so far as it relates to the particular question submitted by you.

The Supreme Court of Pennsylvania, in the case of O'Hare v. Second National Bank of Titusville, 77 Pa. St. 102, referring to this provision in its application to National banks, makes use of the following language: "Evidently the limitation of the indebtedness to the one-tenth in the 29th section, was intended as a general rule for conducting the business of the bank; a rule laid down from experience to regulate its loans for its own best interest and those of stockholders and creditors, not a rule

to regulate its customers. It was, as remarked in Fowler v. Scully, a regulation to prevent these associations from splitting on the rock which has ruined so many banks, to wit, *that of lending too much of their capital to one person or firm.* The intention being to protect the association and its stockholders and creditors from unwise banking, we cannot suppose it was meant to injure them by forbidding recovery of the injudicious loans."

In Vol. 29 of the Amer. & Eng. Ency. of Law, 2nd ed. p. 382, we find the following with respect to the limitation found in the National Banking Law: "The object of this provision of the statute was to guard National banks from the hazard of speculative loans, but it contemplated and permitted to an unlimited amount the discount of paper used and required in facilitating the transfer of property and money in the transaction of the legitimate business of the country." Citing Oswego Second National Bank v. Burt, 93 N. Y. 244.

It was evidently the intent of the Legislature, in enacting the provision above referred to, as found in the banking law of this State, to guard the banks organized thereunder from the hazard of speculative loans, and to prevent such banks from advancing or loaning too much of their money to any one person, firm or corporation, and in construing the statute with respect to the exception, it is necessary to keep constantly in mind the purpose of the limitation, and not to construe the provision relating to the exceptions therefrom in such a way as to destroy the force and effect of the limitation itself. The exceptions to which I refer relate to the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, and which, in my opinion, should be strictly construed and should be held to apply to no transaction that did not clearly and fully come within the provisions of the statute in this particular. Black on Interpretation of Laws, 275.

I find that the questions which you submit for my consideration are quite fully considered in Pratt's Digest, pages 93-94-95, in their application to National banks, but I am unable to concur in some of the conclusions reached which do not seem to be based upon judicial decisions, and which, in my opinion, tend to defeat the very purpose of the limitation. It is an elementary proposition recognized by the courts with respect to statutory or constitutional inhibitions, that you cannot do indirectly that which you are prohibited from doing directly. In their application to commercial paper, the terms "loans" and "discounts" are synonymous. Amer. & Eng. Ency. of Law, Vol. 21, 2nd ed. 381. The question who is borrower is not always to be determined from the position of the parties as they appear on the paper. The borrower may be the maker or the endorser. Pratt's Digest, 94. Our statute provides that in the discount of commercial or business paper actually owned by the person negotiating the same, it shall not be considered as money borrowed. The application of this provision, in my opinion, relates exclusively to the person negotiating the paper. The statute contemplates that he alone shall be considered as not receiving a loan from the bank. With respect to the maker of such paper who is primarily liable, if such maker has received credit at the bank to the full limit imposed by law, the bank should not be permitted to discount such paper, as in that event the liability of the maker would exceed the liability permitted by

the General Banking Law, and if such a transaction should be permitted, it would indirectly defeat the very purpose for which this limitation was imposed.

In determining the questions submitted by you, I realize that there may be some doubt as to the proper construction of these provisions in the absence of any judicial determination as to their proper meaning. In view of the fact that the several banks of this State organized under the General Banking Law, are subject to State supervision, not only for the protection of the banks themselves, but for the protection of the persons doing business with such banks, the laws relating thereto should be construed in such a manner as to afford such protection in every possible way, until such time as the courts may determine otherwise.

In answer to your first question, I would therefore say that, in my opinion, the amount which the directors of a bank would be authorized to loan to any person, or company, or corporation, or firm, by a two-thirds vote of its board of directors, would not exceed one-fifth of the capital and surplus of the bank, and it would be immaterial whether such loan was secured or unsecured, excepting, of course, loans on real estate or other collateral securities authorized by the General Banking Law.

In answer to your second question, I would say that the same rule would apply to any one line of commercial paper that would apply to any one person, company, firm or corporation.

In answer to your third question I would say that, in my opinion, it is immaterial whether such loan is secured by the bond or personal endorsement of the officers or directors of the firm, company or corporation, or by the assignment of value as collateral, except where such loan is made upon real estate or other collateral securities recognized by the General Banking Law. In this connection I call your attention to the rule laid down in the Amer. & Eng. Ency. of Law, Vol. 21, 2nd ed., page 382, to the effect that "Drafts may be bona fide bills of exchange drawn upon actual existing values within the meaning of the statute, though not accompanied by specific bills of lading in each case. It is sufficient if they are drawn against property previously consigned and existing either in its original form or in the shape of proceeds of sales in the hands of the consignees." This rule, of course, applies to the federal statute. The State and federal statute being identical in this particular, unquestionably the same rule would apply to a bank organized under the General Banking Law of this State.

Respectfully yours,

CHAS. A. BLAIR,
Attorney General.

This year, like 1905, has been a prosperous one for Michigan, and as a result the banks show a large increase in business, as will be seen in the foregoing report. There has been no failures, and a general healthy condition obtains.

By making two examinations the department has been enabled to keep in closer touch with the banks, and as a result the directors have shown greater activity in looking after the affairs. This is, and should

be the chief aim of the department, as only by the earnest co-operation of a careful, painstaking board can the best interests of the depositor and the stockholder be subserved. The directors know the value of local paper and securities, they know the requirements of each individual, firm or corporation, and through this knowledge are enabled to decide as to the genuineness and soundness of the loans of the bank.

I have no amendments to suggest to our general banking act; it is sufficiently broad to permit a supervision, the thoroughness and efficiency of which is only limited by the ability of the examiner and the time allowed him for the work.

I desire to acknowledge the efficient services rendered the department by Deputy Commissioner Wm. Donovan, the examiners and other employes.

Very respectfully,



Commissioner of the Banking Department.

ABSTRACTS OF REPORTS

COMPARATIVE ABSTRACTS (STATE BANKS).

Comparative abstracts, giving the volume of business as shown by the last reports of Michigan State banks called for in the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905 and 1906, as made to the Commissioner of the Banking Department.

Resources.	December 11, 1889, 90 banks, 2 trust companies.	December 19, 1890, 106 banks, 2 trust companies.	December 2, 1891, 121 banks, 3 trust companies.	December 9, 1892, 138 banks, 3 trust companies.	December 19, 1893, 159 banks, 3 trust companies.
Loans and discounts	$22,624,667 12	$27,628,145 16	$30,543,959 76	$38,883,892 66	$32,402,874 53
Stocks, bonds and mortgages	15,645,031 54	18,846,687 08	21,308,913 14	26,843,183 47	24,804,367 45
Overdrafts	165,315 19	183,645 30	195,618 49	222,549 92	206,537 17
Banking house, furniture and fixtures	523,466 20	714,313 50	941,191 77	1,274,415 65	1,517,146 91
Other real estate	253,782 59	311,476 52	350,381 69	692,412 41	647,824 26
Expenses and taxes paid	276,624 57	266,114 72	307,386 48	364,088 85	395,207 14
Interest paid	210,872 79	217,130 03	145,482 78	271,426 84	352,701 34
Premiums paid					
Due from banks in reserve cities	5,182,241 12	5,712,028 27	7,481,885 31	9,435,452 69	7,536,024 09
Due from other banks and bankers	298,942 90	371,808 62	468,162 59	526,816 22	450,100 31
Exchanges for clearing house	200,024 37	152,723 76	319,354 22	306,521 91	246,416 43
Checks and cash items	150,252 88	308,018 92	242,213 13	209,662 16	302,096 21
Nickels and cents	11,720 48	11,047 14	15,630 82	18,382 56	24,102 73
Gold coin	396,827 00	483,564 49	849,656 57	1,039,932 42	1,698,747 47
Silver coin	171,666 15	167,925 17	215,054 78	293,818 72	259,119 76
United States and National bank notes	1,242,843 00	1,575,817 00	1,807,081 00	2,266,977 00	2,312,851 00
Totals	$47,354,277 90	$56,950,395 68	$65,191,972 53	$82,649,533 48	$73,156,116 80
Liabilities.					
Capital stock paid in	$7,254,559 10	$8,460,835 00	$9,522,420 00	$11,109,827 59	$12,311,041 98
Surplus fund	1,132,329 90	1,502,849 44	1,704,248 31	2,124,487 81	2,443,906 07
Gross undivided earnings	1,679,925 61	1,912,300 21	2,169,532 72	2,534,015 14	2,639,574 57
Dividends unpaid	2,571 63	6,234 60	2,158 87	5,739 37	18,081 02
Individual deposits	7,879,596 71	9,300,393 00	11,750,841 68	16,948,803 62	14,529,942 64
Certificates of deposit	4,452,081 74	6,054,724 25	6,746,187 18	9,632,918 47	6,686,895 92
Savings deposits	23,669,030 20	27,779,136 09	31,186,303 14	37,909,010 12	32,216,067 08
Certified checks	29,987 61	40,450 93	37,541 35	67,981 89	42,076 74
Cashier's checks outstanding	21,097 57	5,802 67	30,594 71	36,445 82	29,031 78
Due to banks and bankers	809,678 07	1,325,103 37	1,599,224 96	1,869,563 31	1,437,360 49
Notes and bills rediscounted	386,429 76	517,866 12	391,719 61	279,390 41	654,100 98
Bills payable	37,000 00	44,700 00	51,200 00	131,349 93	148,037 53
Liabilities other than above stated					
Totals	$47,354,277 90	$56,950,395 68	$65,191,972 53	$82,649,533 48	$73,156,116 80

Comparative abstracts (State Banks).—Continued.

Resources.	December 19, 1894, 164 banks, 4 trust companies.	December 13, 1895, 169 banks, 4 trust companies.	December 17, 1896, 173 banks, 4 trust companies.	December 15 1897, 177 banks, 3 trust companies.	December 1, 1898, 182 banks, 3 trust companies.
Loans and discounts	$34,320,138 74	$40,179,933 36	$36,982,440 70	$38,601,949 09	$41,384,075 83
Stocks, bonds and mortgages	26,516,601 07	27,852,301 82	28,451,447 71	31,926,938 07	37,453,689 98
Overdrafts	192,415 39	224,066 95	199,468 95	227,624 36	298,762 48
Banking house, furniture and fixtures	1,694,992 89	1,758,139 62	1,814,724 74	1,820,639 66	1,906,096 96
Other real estate	719,159 15	882,473 08	1,237,183 41	1,593,803 10	2,054,891 06
Expenses and taxes paid	403,575 78	.....	.....	.....	.....
Interest paid	312,758 62	.....	.....	.....	.....
Premiums paid	.....	23,493 99	26,213 98	41,706 51	47,333 15
Due from banks in reserve cities	9,653,012 95	9,527,910 70	10,689,631 08	14,460,853 39	15,656,008 52
Due from other banks and bankers	361,668 44	392,582 07	481,787 89	837,584 03	893,192 24
Exchanges for clearing house	352,725 79	360,473 16	429,334 91	396,454 61	418,372 26
Checks and cash items	213,076 23	377,047 46	285,151 36	295,907 52	341,835 45
Nickels and cents	26,840 53	20,384 28	22,407 73	22,543 68	24,283 58
Gold coin	1,683,739 65	2,028,483 58	2,286,076 60	2,273,685 90	2,448,122 25
Silver coin	269,032 24	277,618 80	289,380 11	307,663 09	387,684 17
United States and National bank notes	2,152,421 00	2,065,781 00	2,530,816 00	2,590,180 00	2,754,711 00
Totals	$78,872,148 57	$85,970,689 87	$85,686,065 17	$95,397,535 01	$106,069,058 88
Liabilities.					
Capital stock paid in	$12,600,820 00	$12,518,117 21	$12,458,275 00	$12,010,200 00	$12,003,600 00
Surplus fund	2,599,052 49	2,735,755 49	2,876,322 12	2,986,650 27	2,981,382 73
Gross undivided earnings	2,698,387 31	*2,112,933 75	*2,042,341 06	*1,927,498 49	*1,958,531 34
Dividends unpaid	17,696 03	23,539 94	14,629 00	16,430 88	8,204 48
Individual deposits	15,476,103 85	16,562,755 06	15,274,265 98	18 025,578 88	20,599,904 56
Certificates of deposit	7,024,676 13	8,364,560 85	7,530,592 54	8,576,587 67	9,782,646 49
Savings deposits	35,939,957 25	41,192,483 54	42 055,852 60	48,076,282 71	54,105,981 76
Certified checks	65,583 23	85,970 78	140,220 18	67,246 32	111,903 86
Cashier's checks outstanding	24,974 06	33,828 85	22,834 67	13,771 80	19,723 43
Due to banks and bankers	2,007,773 87	1,936,615 12	2,441,456 29	3,647,253 47	4,420,425 42
Notes and bills rediscounted	354,059 88	359,129 28	273,075 73	36,886 14	51,754 81
Bills payable	73,064 47	45,000 00	32,000 00	13,148 38	25,000 00
Liabilities other than above stated	.....	.....	524,200 00	.....	.....
Totals	$78,872,148 57	$85,970,689 87	$85,686,065 17	$95,397,535 01	$106,069,058 88

* Undivided earnings, less current expenses, interest and taxes paid.

Comparative abstracts

Resources.	December 2, 1899, 187 banks, 3 trust companies.	December 13, 1900, 192 banks, 3 trust companies.
Loans and discounts	$50,272,936 26	$53,161,024 07
Stocks, bonds and mortgages	43,420,804 26	46,495,505 41
Overdrafts	334,526 17	242,650 61
Banking house, furniture and fixtures	2,075,425 01	2,245,982 87
Other real estate	2,032,366 69	2,060,599 30
Expenses and taxes paid		
Interest paid		
Premiums paid	213,747 47	337,043 17
Due from banks in reserve cities	14,395,138 44	16,304,200 53
Due from other banks and bankers	999,267 91	1,154,911 42
Exchanges for clearing house	451,809 45	422,415 20
Checks and cash items	385,617 28	320,197 45
Nickels and cents	26,844 79	30,507 54
Gold coin	2,782,654 49	3,246,550 00
Silver coin	383,374 38	422,770 86
United States and National bank notes	3,016,402 00	3,514,851 00
Totals	$120,790,914 60	$129,959,209 43
Liabilities.		
Capital stock paid in	$12,262,100 00	$12,953,523 85
Surplus fund	2,987,971 24	3,065,924 18
Undivided earnings net	2,102,350 42	2,430,966 72
Dividends unpaid	11,914 42	10,178 36
Individual deposits	24,522,326 97	24,840,803 37
Certificates of deposit	12,250,239 67	12,341,536 00
Savings deposits	62,660,212 66	69,548,293 05
Certified checks	66,649 37	98,418 48
Cashier's checks outstanding	83,450 18	27,222 23
Due to banks and bankers	3,748,526 37	4,481,075 44
Notes and bills rediscounted	14,000 00	35,799 00
Bills payable	81,173 30	125,468 75
Liabilities other than above stated		
Totals	$120,790,914 60	$129,959,209 43

(*State Banks*).—Concluded.

December 10, 1901, 213 banks, 3 trust companies.	November 25, 1902, 228 state banks, 4 trust companies.	November 17, 1903, 242 state banks, 4 trust companies, 1 society for savings.	September 6, 1904, 248 state banks, 4 trust companies, 1 society for savings.	November 9, 1905, 277 state banks, 5 trust companies, 1 society for savings.	November 12, 1906, 301 state banks, 6 trust companies, 1 society for savings.
$61,706,112 90	$71,029,727 87	$76,013,937 01	$78,746,336 05	$86,181,935 90	$101,287,736 39
55,903,472 79	62,718,889 40	66,317,185 97	68,383,331 90	78,124,757 40	85,902,873 96
244,675 75	298,124 85	301,921 98	197,553 07	311,210 78	373,212 14
2,331,104 32	2,428,779 83	2,747,383 27	2,902,806 42	3,377,379 76	3,934,435 08
1,764,547 92	1,740,305 79	1,655,978 73	1,608,035 94	1,590,630 18	1,593,318 80
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
323,505 22	295,373 97	264,608 79	241,162 15	237,081 56	213,682 12
19,334,239 13	19,566,876 95	20,455,482 93	21,137,556 22	25,542,384 93	26,665,895 22
1,597,714 10	1,818,528 06	1,363,614 21	1,287,220 02	1,934,177 39	2,551,776 64
906,754 45	643,168 60	628,326 98	854,065 78	827,349 43	1,959,708 99
343,580 67	531,318 02	418,158 14	353,232 19	394,181 89	483,736 42
33,336 21	45,262 35	58,008 16	73,567 98	64,972 73	73,300 45
3,245,496 21	3,634,079 16	3,859,868 27	4,499,431 65	4,324,849 84	4,559,569 06
452,093 97	512,225 31	663,741 42	599,619 41	687,826 10	712,190 77
4,606,396 11	4,457,448 25	4,686,754 47	5,049,774 00	5,937,153 75	6,453,153 95
$152,193,029 75	$169,720,108 41	$179,434,970 33	$185,933,712 78	$209,535,891 64	$236,764,589 99
$14,035,880 00	$14,842,470 00	$15,919,551 21	$16,111,120 00	$17,403,144 04	$19,119,930 00
3,762,660 91	4,959,893 71	5,560,112 18	6,471,703 33	7,239,305 31	8,547,385 55
2,932,193 32	3,251,864 56	3,565,570 84	3,055,451 39	3,836,000 67	4,710,432 87
4,929 72	2,876 72	3,511 36	5,291 14	2,933 29	4,853 69
29,540,186 91	34,503,984 97	37,280,300 03	38,287,417 40	45,041,231 95	53,085,474 90
14,664,986 47	16,952,741 46	17,570,185 09	16,679,540 71	18,364,826 02	18,991,487 21
81,609,318 57	89,278,662 99	93,473,139 78	99,782,932 96	111,234,128 86	125,464,596 49
94,652 52	194,520 09	110,395 49	191,493 34	90,768 06	204,330 21
68,734 87	146,271 08	77,541 33	136,795 00	105,934 17	172,294 39
5,368,915 27	5,259,834 85	5,365,378 83	4,902,817 34	5,969,398 11	6,205,626 80
6,071 19	75,479 88	97,711 15	76,405 96	90,221 16	93,672 88
104,500 00	251,508 10	411,573 04	232,744 21	158,000 00	164,505 00
.....	.....	.....	.....	.....	.....
$152,193,029 75	$169,720,108 41	$179,434,970 33	$185,933,712 78	$209,535,891 64	$236,764,589 99

COMPARATIVE ABSTRACTS (NATIONAL BANKS).

Comparative abstracts, showing the volume of business of the national banks of the State from the last reports called for in the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905 and 1906, as made to and furnished this department by the comptroller of the currency at Washington.

Resources.	December 11, 1889, 113 national banks.	December 19, 1890, 109 national banks.	December 2, 1891. 106 national banks.	December 9, 1892, 104 national banks.	December 19, 1893, 99 national banks.
Loans and discounts	$45,860,178 79	$47,527,375 32	$48,424,955 39	$52,752,163 51	$40,783,209 13
Stocks, bonds and mortgages	4,716,830 60	4,289,671 45	4,231,798 69	5,623,070 40	6,945,499 58
Overdrafts	214,415 50	219,314 54	222,506 90	292,210 95	187,479 07
Due from reserve agents	5,273,805 17	6,000,383 99	6,942,032 64	8,304,177 63	6,191,185 16
Due from other banks and bankers	1,417,240 70	1,531,500 83	2,055,712 68	2,457,593 23	1,508,833 10
Banking house, furniture and fixtures	1,161,347 88	1,175,007 50	1,140,593 47	1,092,330 52	1,058,013 55
Other real estate	696,499 38	807,729 15	654,818 49	597,433 76	523,837 66
Current expenses and taxes paid	314,041 78	316,798 82	308,899 32	330,626 32	.....
Exchanges for clearing house	351,040 73	291,486 06	531,466 31	420,011 79	414,646 27
Checks and cash items	206,917 13	252,540 59	222,864 76	269,288 40	208,277 54
Cash	5,156,435 60	5,363,033 64	5,337,462 12	5,479,123 70	5,352,544 48
Due from United States treasurer	175,937 44	166,537 96	155,501 41	201,723 10	269,208 62
Premiums on United States bonds	506,812 27	416,961 40	326,649 58	415,932 79	448,743 01
Totals	$66,051,502 97	$68,358,341 25	$70,555,261 76	$78,235,686 10	$63,891,477 17
Liabilities.					
Capital stock paid in	$15,674,600 00	$15,539,600 00	$15,244,600 00	$15,034,000 00	$14,584,000 00
Surplus fund	3,173,932 03	3,332,775 18	3,715,238 33	3,858,283 29	3,769,273 96
Gross undivided earnings	2,589,639 53	2,715,207 61	2,359,221 32	2,375,539 99	*1,879,151 51
Dividends unpaid	25,279 32	9,632 50	36,373 86	18,212 61	17,180 18
Individual deposits	35,217,989 08	36,792,399 46	38,500,510 19	42,409,084 23	31,789,116 14
United States deposits	.....	566,999 05	483,927 31	330,558 68	401,760 31
Due to banks and bankers	5,857,859 32	6,052,260 90	7,140,938 64	9,946,624 23	6,109,036 83
National bank notes outstanding	2,853,309 00	2,660,200 00	2,587,020 00	3,281,300 00	4,557,055 00
Notes and bills rediscounted	658,903 69	689,166 46	462,157 73	466,063 07	426,228 15
Bills payable	.....	100 00	23,000 00	.....	367,442 03
Liabilities other than those above stated	.....	.....	2,274 38	516,000 00	233 06
Totals	$66,051,502 97	$68,358,341 25	$70,555,261 76	$78,235,686 10	$63,891,477 17

* Undivided earnings, less expenses and taxes paid.

Comparative abstracts (National Banks).—Continued.

Resources.	December 19, 1894, 96 national banks.	December 13, 1895, 94 national banks.	December 17, 1896, 89 national banks.	December 15, 1897, 82 national banks.	December 1, 1898, 81 national banks.
Loans and discounts	$43,083,288 41	$44,736,533 88	$40,304,416 58	$41,143,927 46	$42,919,871 77
Stocks, bonds and mortgages	6,808,219 06	6,795,879 01	6,061,223 33	6,572,265 92	9,766,446 01
Overdrafts	191,899 31	184,138 47	174,561 83	169,842 80	220,627 59
Due from reserve agents	7,158,187 74	5,697,542 13	8,051,478 98	11,777,125 43	10,816,560 04
Due from other banks and bankers	2,138,681 61	1,754,960 91	2,145,066 98	3,492,498 90	3,757,850 18
Banking house, furniture and fixtures	1,057,140 95	1,016,259 30	1,029,048 72	943,880 08	1,019,100 09
Other real estate	556,397 40	690,205 85	796,229 53	880,219 77	1,061,231 36
Current expenses and taxes paid	.....	.....	.....	.....	.....
Exchanges for clearing house	300,541 92	243,688 09	333,694 76	358,309 99	392,218 02
Checks and cash items	226,913 43	160,616 79	199,702 79	136,857 46	179,112 92
Cash	5,089,305 10	5,039,661 46	5,333,487 61	5,505,338 94	5,982,621 40
Due from United States treasurer	240,670 62	236,528 07	231,775 11	209,475 82	234,094 42
Premiums on United States bonds	430,463 13	414,815 00	375,089 75	365,223 50	465,448 84
Totals	$67,281,708 68	$66,970,828 96	$65,435,775 97	$71,554,966 02	$76,815,182 64
Liabilities.					
Capital stock paid in	$13,634,000 00	$13,434,000 00	$12,959,000 00	$11,945,000 00	$11,770,000 00
Surplus fund	3,572,570 99	3,631,010 78	3,418,221 47	3,242,018 09	3,188,318 72
Undivided earnings, net	1,803,490 48	1,789,465 90	1,687,088 73	1,394,998 14	1,374,061 73
Dividends unpaid	8,348 50	11,509 58	9,156 46	17,563 29	20,397 30
Individual deposits	34,718,215 02	35,612,374 38	34,391,087 75	39,217,006 25	43,496,965 94
United States deposits	383,962 29	357,750 18	409,961 73	401,136 29	1,255,821 32
Due to banks and bankers	8,641,246 57	7,406,212 51	8,260,695 23	11,772,976 46	11,760,185 28
National bank notes outstanding	4,141,997 50	4,202,742 50	4,071,495 00	3,551,767 50	3,958,300 00
Notes and bills rediscounted	316,887 33	386,398 33	140,289 20	2,500 00	.....
Bills payable	61,000 00	137,500 00	88,400 00	10,000 00	.....
Liabilities other than those above stated	.....	1,364 80	380 40	.....	1,142 35
Reserved for taxes	.....	.....	.....	.....	.....
Totals	$67,281,708 68	$66,970,828 96	$65,435,775 97	$71,554,966 02	$76,815,182 64

Comparative abstracts

Resources.	December 2, 1899, 80 national banks.	December 13, 1900, 85 national banks.
Loans and discounts	$47,581,061 50	$51,651,236 44
Stocks, bonds and mortgages	11,652,043 11	12,318,672 86
Overdrafts	194,788 80	246,158 27
Due from reserve agents	8,671,815 91	10,658,399 31
Due from other banks and bankers	3,647,971 66	3,463,374 00
Banking house, furniture and fixtures	1,003,999 44	1,142,970 99
Other real estate	1,060,810 20	927,158 12
Current expenses and taxes paid		
Exchange for clearing house	597,274 04	415,477 92
Checks and cash items	240,308 50	182,689 83
Cash	6,151,557 96	7,105,053 78
Due from United States treasurer	242,948 86	308,427 88
Premiums on United States bonds	453,937 69	203,917 94
Totals	$81,498,517 67	$88,623,537 34
Liabilities.		
Capital stock paid in	$11,440,000 00	$11,578,000 00
Surplus fund	3,157,388 20	3,276,188 20
Undivided earnings net	1,563,841 93	1,850,274 85
Dividends unpaid	17,340 81	13,983 81
Individual deposits	49,920,532 09	54,232,091 31
United States deposits	1,354,864 72	1,391,304 19
Due to banks and bankers	9,738,696 81	11,024,063 47
National bank notes outstanding	4,250,300 00	5,160,102 50
Notes and bills rediscounted	23,644 61	11,989 72
Bills payable	27,000 00	75,000 00
Liabilities other than those above stated	4,908 50	10,519 29
Reserved for taxes		
Totals	$81,498,517 67	$88,623,537 34

(*National Banks*).—Concluded.

December 10, 1901, 85 national banks.	November 25, 1902, 84 national banks.	November 17, 1903, 87 national banks.	September 6, 1904, 88 national banks.	November 9, 1905, 88 national banks.	November 12, 1906. 88 national banks.
$54,938,142 28	$60,694,986 71	$64,088,225 33	$65,803,150 16	$72,264,051 95	$81,508,444 65
14,141,822 34	15,106,385 98	16,331,297 13	16,876,755 37	16,943,886 45	19,294,724 24
286,561 65	349,047 07	351,732 17	249,830 11	235,237 50	266,233 92
11,231,301 10	10,167,335 72	9,147,612 91	10,991,502 16	10,983,065 10	12,398,886 17
4,058,641 12	3,845,841 49	4,174,213 53	4,414,365 24	5,462,829 33	6,396,474 02
1,150,952 69	1,300,681 27	1,363,481 00	1,488,498 28	1,577,703 17	1,641,589 76
696,254 41	455,261 67	393,115 75	380,373 53	358,357 49	300,029 77
.....	.....	.....	.....	.....	.....
930,166 52	578,212 52	499,458 75	715,114 06	736,445 31	1,126,918 66
204,714 74	239,577 39	182,558 75	270,131 43	213,672 23	297,726 82
7,358,362 08	6,554,095 31	6,834,835 11	7,553,259 40	8,093,277 55	8,673,007 28
336,238 00	326,770 50	378,175 67	399,420 00	436,085 50	453,002 50
228,358 81	356,315 39	311,370 92	255,738 73	190,849 25	158,401 28
$95,561,515 74	$99,974,511 02	$104,056,072 02	$109,398,138 47	$117,495,460 83	$132,515,439 07
$11,548,750 00	$11,380,000 00	$12,530,000 00	$12,730,000 00	$13,030,000 00	$13,005,000 00
3,052,638 20	3,416,538 20	3,782,538 20	4,266,688 20	4,595,788 20	5,264,262 50
2,007,685 64	2,157,217 18	2,454,374 37	2,094,959 00	2,149,975 63	2,260,314 62
18,542 81	13,357 81	16,440 61	5,156 93	16,854 34	13,904 54
59,593,561 95	63,316,731 07	65,305,659 11	69,945,810 33	76,475,628 68	88,758,552 46
1,772,959 84	2,150,114 62	2,404,832 56	1,712,739 74	1,128,820 61	2,325,780 85
11,764,875 41	11,611,241 60	10,418,980 57	11,323,976 44	12,473,253 68	12,642,438 95
5,580,200 00	5,639,200 00	6,774,840 00	7,218,930 00	7,469,030 00	7,939,985 00
5,500 00	21,500 00	182,202 70	41,595 90	91,495 96	85,948 00
205,000 00	107,000 00	178,000 00	35,000 00	13,000 00	125,000 00
11,801 89	161,610 54	8,203 90	23,281 93	51,613 73	32,360 07
.....	.....	.....	.....	.....	61,892 08
$95,561,515 74	$99,974,511 02	$104,056,072 02	$109,398,138 47	$117,495,460 83	$132,515,439 07

STATE BANKS.

Abstracts of reports made by the State banks of Michigan to the Commissioner of the Banking Department, the reports being called for on past days unknown to the bank officers, viz., January 29, April 6, June 18, September 4 and November 12, 1906. For reports of individual State banks and trust companies see succeeding pages.

Resources.	Report of Jan. 29, 283 state banks, 5 trust companies, 1 society for savings.	Report of April 6, 284 state banks, 5 trust companies, 1 society for savings.	Report of June 18, 291 state banks, 5 trust companies, 1 society for savings.	Report of Sept. 4, 300 state banks, 6 trust companies, 1 society for savings.	Report of Nov. 12, 301 state banks, 6 trust companies, 1 society for savings.
Loans and discounts	$88,629,578 88	$91,872,432 47	$97,367,727 21	$99,672,866 81	$101,287,736 39
Bonds, mortgages and securities	78,682,685 01	79,772,737 53	81,607,213 98	83,325,361 99	84,955,923 96
Premiums paid on bonds	220,576 21	217,115 29	215,671 98	213,092 16	213,682 12
Overdrafts	268,421 25	287,407 19	275,116 71	286,529 53	373,212 14
Banking house, furniture and fixtures	3,448,246 28	3,602,498 53	3,740,151 51	3,864,532 82	3,934,435 08
Other real estate	1,620,490 01	1,538,281 31	1,566,970 16	1,546,471 68	1,593,318 80
Due from other banks and bankers (not reserve cities)	1,074,607 74	1,390,572 07	1,255,378 96	1,091,762 82	1,203,512 30
Items in transit	807,506 36	924,871 82	952,906 61	799,770 59	1,348,264 34
United States bonds	936,070 00	936,070 00	990,855 00	945,950 00	946,950 00
Due from banks in reserve cities	27,344,399 40	26,932,858 70	27,206,025 40	26,209,912 56	26,665,895 22
Exchanges for clearing house	908,576 45	835,967 47	1,146,560 30	1,365,235 89	1,959,708 99
U. S. and National bank currency	5,284,387 70	6,057,935 25	5,929,524 50	5,998,582 50	6,453,153 95
Gold coin	4,527,661 84	4,445,949 22	4,720,487 00	4,684,265 64	4,559,569 06
Silver coin	701,471 74	780,453 63	677,457 93	726,978 15	712,190 77
Nickels and cents	72,468 10	72,775 81	67,987 39	67,829 75	73,300 45
Checks, cash items and internal revenue account	311,500 84	438,570 08	454,692 34	530,418 37	483,736 42
Totals	$214,838,647 81	$220,106,196 37	$228,174,726 98	$231,329,561 26	$236,764,589 99
Liabilities.					
Capital stock paid in	$17,718,455 00	$17,774,420 00	$18,031,530 00	$18,737,335 32	$19,119,930 00
Surplus fund	7,596,076 91	7,602,476 91	7,734,876 91	8,244,835 55	8,547,385 55
Undivided profits, less current expenses, interest and taxes paid	3,398,449 57	3,853,267 10	4,383,826 69	3,982,885 93	4,710,432 87
Dividends unpaid	26,283 56	10,165 55	3,726 44	10,374 10	4,853 69
Commercial deposits subject to check	45,451,930 90	46,665,814 58	50,683,850 91	51,128,996 64	53,085,474 90
Commercial certificates of deposit	18,417,251 20	18,387,701 25	18,470,519 52	19,154,713 81	18,991,487 21
Due to banks and bankers	6,636,321 10	6,495,302 29	6,628,719 73	6,007,040 74	6,205,626 80
Certified checks	141,842 43	109,326 25	281,342 16	180,897 16	204,330 21
Cashier's checks outstanding	72,392 96	88,556 41	103,871 79	93,523 40	172,294 39
Savings deposits	90,829,453 29	94,213,553 55	95,678,086 44	97,156,667 59	98,475,592 83
Savings certificates of deposit	24,469,683 39	24,728,405 94	26,004,371 77	26,478,519 65	26,989,003 66
Notes and bills rediscounted	15,007 50	70,206 54	66,504 62	90,840 62	93,672 88
Bills payable	65,500 00	107,000 00	103,500 00	62,930 75	164,505 00
Totals	$214,838,647 81	$220 106 196 37	$228,174,726 98	$231,329,561 26	$236,764,589 99

NATIONAL BANKS.

Abstracts of reports made by the National banks of Michigan to the Commissioner of the Banking Department January 29, April 6, June 18, September 4 and November 12, 1906. For reports of individual National banks see succeeding pages.

Resources.	Report of Jan. 29, 88 banks.	Report of April 6. 87 banks.	Report of June 18, 88 banks.	Report of Sept. 4, 88 banks.	Report of Nov. 12. 88 banks.
Loans and discounts	$73,586,993 22	$75,489,669 89	$77,608,344 31	$80,202,967 21	$81,508,444 65
Overdrafts, secured and unsecured	227,223 45	213,634 65	263,336 83	231,716 12	266,233 92
U. S. bonds to secure circulation	7,633,300 00	7,668,550 00	7,879,550 00	7,976,550 00	8,259,550 00
U. S. bonds to secure U. S. deposits	1,095,000 00	1,128,500 00	1,095,000 00	1,585,000 00	1,477,500 00
Other bonds to secure U. S. deposits	30,000 00	30,000 00	80,000 00	105,416 67	979,159 17
U. S. bonds on hand	667,240 00	569,440 00	672,240 00	627,940 00	711,260 00
Premiums on U. S. bonds	168,928 96	146,856 83	158,544 00	154,014 69	158,401 28
Stocks, securities, etc	7,966,645 60	8,298,106 91	8,439,416 71	8,496,106 48	7,867,255 07
Banking house, furniture and fixtures	1,570,599 10	1,594,021 21	1,609,032 10	1,600,218 20	1,641,589 76
Other real estate	359,710 46	326,579 87	308,905 60	290,101 33	300,029 77
Due from national banks (not reserve agents)	3,446,451 10	3,659,360 39	3,613,437 30	3,224,271 71	4,191,642 57
Due from state banks and bankers	1,723,334 80	1,823,683 69	1,793,018 93	1,646,056 65	2,204,831 45
Due from approved reserve agents	12,385,717 67	12,041,554 03	13,221,561 73	12,584,755 67	12,398,886 17
Checks and other cash items	197,431 45	235,089 66	287,129 35	307,933 49	297,726 82
Exchanges for clearing house	700,723 48	511,440 10	755,535 81	920,722 82	1,126,918 66
Notes of other National banks	879,670 00	643,142 00	938,286 00	989,535 00	842,625 00
Fractional paper currency, nickels and cents	52,715 04	49,812 99	45,463 57	47,418 07	47,932 56
Specie	4,826,403 14	4,425,256 62	4,415,462 89	4,622,722 29	4,846,090 72
Legal tender notes	3,023,920 00	2,674,019 00	2,982,703 00	3,334,902 00	2,936,359 00
Redemption fund with U. S. treasurer (5% of circulation)	381,603 00	384,577 50	393,152 50	394,452 50	408,147 50
Due from U. S. treasurer, other than 5% redemption fund	43,774 00	47,393 00	51,925 00	50,444 46	44,855 00
Totals	$120,967,384 47	$121,960,688 34	$126,612,045 63	$129,393,245 36	$132,515,439 07
Liabilities.					
Capital stock paid in	$13,030,000 00	$12,855,000 00	$12,955,000 00	$12,955,000 00	$13,005,000 00
Surplus fund	4,782,588 20	4,841,588 20	4,926,588 20	5,182,950 00	5,264,262 50
Undivided profits less expenses and taxes paid	1,842,814 88	1,982,494 72	2,254,474 80	1,939,644 58	2,260,314 62
National bank notes outstanding	7,495,580 00	7,579,235 00	7,749,635 00	7,808,385 00	7,939,985 00
Due to other National banks	4,114,260 62	3,420,320 98	3,527,911 33	3,119,099 54	3,196,863 70
Due to State banks and bankers	10,373,154 87	10,537,354 81	10,279,685 08	9,641,132 94	9,445,575 25
Dividends unpaid	20,850 94	25,788 61	10,872 69	10,384 72	13,904 54
Individual deposits subject to check	78,118,261 86	79,172,311 67	83,599,463 87	86,994,111 21	88,758,552 46
United States deposits	829,796 17	876,884 30	897,916 96	1,345,426 72	1,996,202 53
Deposits of U. S. disbursing officers	276,348 84	260,098 09	259,721 14	321,003 53	329,578 32
Notes and bills rediscounted	.....	336,183 10	61,000 00	25,448 00	85,948 00
Reserved for taxes	33,323 62	36,707 19	44,963 24	36,930 28	61,892 08
Bills payable	40,000 00	28,000 00	33,000 00	.....	125,000 00
Liabilities other than those above stated	10,404 47	8,721 67	12,713 32	13,728 84	32,360 07
Totals	$120,967,384 47	$121,960,688 34	$126,612,045 63	$129,393,245 36	$132,515,439 07

STATE AND NATIONAL BANKS.

Abstracts showing the total volume of business transacted by the State and National banks and trust companies of Michigan, as made to the Commissioner of the Banking Department January 29, April 6, June 18, September 4 and November 12, 1906.

Resources.	Report of Jan. 29, 283 state banks, 88 national banks, 5 trust companies, 1 society for savings.	Report of April 6, 284 state banks, 87 national banks, 5 trust companies, 1 society for savings.	Report of June 18, 291 state banks, 88 national banks, 5 trust companies, 1 society for savings.	Report of Sept. 4, 300 state banks, 88 national banks, 6 trust companies, 1 society for savings.	Report of Nov. 12, 301 state banks, 88 national banks, 6 trust companies, 1 society for savings.
Loans and discounts	$162,216,572 10	$167,362,102 36	$174,976,071 52	$179,875,834 02	$182,796,181 04
Stocks, bonds and mortgages	86,649,330 61	88,070,844 44	90,046,630 69	91,821,468 47	92,823,179 03
Overdrafts	495,644 70	501,041 84	538,453 54	518,245 65	639,446 06
U S bonds to secure circulation	7,633,300 00	7,668,550 00	7,879,550 00	7,976,550 00	8,259,550 00
U. S. bonds to secure U. S. deposits	1,095,000 00	1,128,500 00	1,095,000 00	1,585,000 00	1,477,500 00
Other bonds to secure U. S. deposits	30,000 00	30,000 00	80,000 00	105,416 67	979,159 17
U. S. bonds on hand	1,603,310 00	1,505,510 00	1,663,095 00	1,573,890 00	1,658,210 00
Premiums paid	389,505 17	363,972 12	374,215 98	367,106 85	372,083 40
Banking house, furniture and fixtures	5,018,845 38	5,196,519 74	5,349,183 61	5,464 751 02	5,576,024 84
Other real estate	1,980,200 47	1,864,861 18	1,875,875 76	1,836,573 01	1,893,348 57
Due from other banks and bankers	7,051,900 00	7,798,487 97	7,614,741 80	6,761,861 77	8,948,250 66
Due from banks in reserve cities	39,730,117 07	38,974,112 73	40,427,587 13	38,794,668 23	39,064,781 39
Checks and other cash items	508,932 29	673,659 74	741,821 69	838,351 86	781,463 24
Exchanges for clearing house	1,609,299 93	1,347,407 57	1,902,096 11	2,285,958 71	3,086,627 65
Nickels and cents	125,183 14	122,588 80	113,450 96	115,247 82	121,233 01
Specie	10,055,536 72	9,651,659 47	9,813,407 82	10,033,966 08	10,117,850 55
U. S. and other National bank notes	9,187,977 70	9,375,096 25	9,850,513 50	9,323,019 50	10,232,137 95
Redemption fund with U. S. treasurer (5 % of circulation)	381,603 00	384,577 50	393,152 50	394,452 50	408,147 50
Due from U. S. treasurer, other than 5 % redemption fund	43,774 00	47,393 00	51,925 00	50,444 46	44,855 00
Totals	$335,806,032 28	$342,066,884 71	$354,786,772 61	$360,722,806 62	$369,280,029 06
Liabilities.					
Capital stock paid in	$30,748,455 00	$30,629,420 00	$30,986,530 00	$31,692,335 32	$32,124,930 00
Surplus fund	12,378,665 11	12,444,065 11	12,661,465 11	13,427,785 55	13,811,648 05
Undivided profits less expenses and taxes paid	5,241,264 45	5,835,761 82	6,638,301 49	5,922,530 51	6,970,747 49
National bank notes outstanding	7,495,580 00	7,579,235 00	7,749,635 00	7,808,385 00	939,985 00
Dividends unpaid	47,134 50	35,954 16	14,599 13	20,758 82	18,758 23
Commercial deposits	142,201,679 35	144,423,710 16	153,139,048 25	157,552,242 22	161,212,139 17
Savings deposits	115,299,136 68	118,941,959 49	121,682,458 21	123,635,187 24	125,464,596 49
Reserved for taxes	33,323 62	36,707 19	44,063 24	36,930 28	61,892 08
United States deposits	1,106,145 01	1,136,982 39	1,157,638 10	1,666,430 25	2,325,780 85
Due to banks and bankers	21,123,736 59	20,452,978 08	20,436,316 14	18,767,273 22	18,848,065 75
Notes and bills rediscounted	15,007 50	406,389 64	127,504 62	116,288 62	179,620 88
Bills payable	105,500 00	135,000 00	136,500 00	62,930 75	289,505 00
Liabilities other than those above stated	10,404 47	8,721 67	12,713 32	13,728 84	32,360 07
Totals	$335,806,032 28	$342,066,884 71	$354,786,772 61	$360,722,806 62	$369,280,029 06

DETROIT.

STATE BANKS.

Abstracts of the published reports of the twelve State banks, two trust companies and one society for savings in the city of Detroit, as made to the Commissioner of the Banking Department January 29, April 6, June 18, September 4 and November 12, 1908.

Resources.	Report of Jan. 29, 12 state banks, 2 trust companies, 1 society for savings.	Report of April 6, 12 state banks, 2 trust companies, 1 society for savings	Report of June 18, 12 state banks, 2 trust companies, 1 society for savings.	Report of Sept. 4, 12 state banks, 3 trust companies, 1 society for savings.	Report of Nov. 12, 12 state banks, 3 trust companies, 1 society for savings.
Loans and discounts	$33,388,001 35	$35,510,851 66	$37,854,020 55	$38,603,771 89	$38,619,496 25
Bonds, mortgages and securities	38,260,146 32	39,034,497 54	39,793,440 09	40,363,622 39	41,088,563 73
Premiums paid on bonds	113,432 37	110,105 20	108,068 33	107,980 15	108,056 55
Overdrafts	13,399 47	15,813 28	31,729 86	22,663 38	13,398 67
Banking house, furniture and fixtures.	832,125 53	877,449 65	903,173 64	913,073 78	923,421 80
Other real estate	1,073,343 27	1,058,693 11	1,059,658 20	1,034,625 39	1,021,371 17
Due from other banks and bankers not reserve cities	319,850 41	448,581 20	536,757 22	441,526 20	532,910 59
Items in transit	230,988 23	442,143 92	460,053 10	430,056 33	631,510 75
United States bonds	625,000 00	625,000 00	688,905 00	675,000 00	675,000 00
Due from banks in reserve cities	9,663,738 38	9,556,501 86	9,416,190 00	8,344,211 23	9,487,379 29
Exchanges for clearing house	640,495 15	536,924 93	774,928 98	991,492 72	1,565,815 24
U. S. and National bank currency	2,394,516 00	2,432,424 00	2,237,390 00	2,194,930 00	2,130,622 25
Gold coin	2,160,280 00	2,109,759 33	2,293,136 13	2,216,213 09	2,060,945 82
Silver coin	120,669 65	135,596 02	141,970 82	179,588 13	120,550 03
Nickels and cents	11,285 92	9,377 70	9,081 90	10,570 03	12,728 49
Checks, cash items and internal revenue account	51,283 65	137,163 55	105,663 57	151,873 69	86,586 39
Totals	$89,898,555 70	$93,042,882 95	$96,414,167 39	$96,681,198 40	$99,078,357 02
Liabilities.					
Capital stock paid in	$5,150,000 00	$5,150,000 00	$5,150,000 00	$5,500,000 00	$5,869,000 00
Surplus fund	3,300,000 00	3,300,000 00	3,305,000 00	3,632,500 00	3,917,000 00
Undivided profits, less current expenses, interest and taxes paid	1,600,695 80	1,673,823 20	1,823,589 85	1,803,730 61	1,957,207 25
Dividends unpaid	1,862 75	3,312 20	647 25	723 00	695 50
Commercial deposits subject to check.	17,170,322 67	18,326,312 05	20,683,979 56	21,254,553 98	22,027,873 94
Commercial certificates of deposit	8,089,342 64	8,096,638 27	8,086,012 90	7,862,605 56	8,089,195 66
Due to banks and bankers	5,499,219 18	5,489,605 26	5,611,205 76	4,939,629 22	5,013,384 46
Certified checks	116,281 94	75,827 05	240,042 26	139,403 82	173,592 40
Cashier's checks outstanding	46,720 38	70,860 15	77,093 07	74,174 34	137,246 77
Savings deposits	45,303,357 99	47,145,141 05	47,657,227 38	47,924,171 34	48,401,902 56
Savings certificates of deposit	3,620,752 35	3,711,363 72	3,779,369 36	3,549,706 53	3,476,258 48
Bills payable					15,000 00
Totals	$89,898,555 70	$93,042,882 95	$96,414,167 39	$96,681,198 40	$99,078,357 02

DETROIT.

NATIONAL BANKS.

Abstracts of the published reports of the National banks in the city of Detroit, as made to the Commissioner of the Banking Department, January 29, April 6, June 18, September 4 and November 12, 1906.

Resources.	Report of Jan. 29, 5 banks.	Report of April 6, 4 banks.	Report of June 18, 4 banks.	Report of Sept. 4, 4 banks.	Report of Nov. 12, 4 banks.
Loans and discounts	$21,338,838 16	$21,110,600 15	$21,919,391 06	$22,547,629 29	$23,004,303 49
Overdrafts, secured and unsecured	1,696 13	7,338 41	2,535 07	5,370 47	13,320 59
U. S. bonds to secure circulation	1,450,000 00	1,500,000 00	1,500,000 00	1,550,000 00	1,725 000 00
U. S. bonds to secure U. S. deposits	610,000 00	610,000 00	610,000 00	610,000 00	467,500 00
Other bonds to secure U. S. deposits	.....	.....	.....	.....	879,150 17
U. S. bonds on hand	162,300 00	69,500 00	162,300 00	111,700 00	204,200 00
Premiums on U. S. bonds	26,170 00	4,000 00	4,000 00	.....	.....
Stocks, securities, etc	1,921,907 36	2,058,175 28	2,209,568 77	2,276,185 90	1,806,849 81
Banking house, furniture and fixtures	26,375 00	23,375 00	23,375 00	21,375 00	18,375 00
Other real estate, and mortgages owned	59,115 38	11,324 99	11,324 99	11,324 99	11,324 99
Due from National banks (not reserve agents)	2,224,470 87	2,363,148 33	2,455,878 43	2,272,174 70	3,224,547 38
Due from State banks and bankers	630,825 87	648,546 41	637,298 18	537,589 73	1,112,052 07
Due from approved reserve agents	3,032,234 91	3,860,249 88	3,779,335 37	3,554,062 07	3,785,622 74
Checks and other cash items	33,880 29	39,459 05	40,913 52	43,520 34	56,397 08
Exchanges for clearing house	535,415 26	338,504 50	575,045 15	653,420 03	853,798 86
Notes of other National banks	277,739 00	162,144 00	384,988 00	427,697 00	288,146 00
Fractional paper currency, nickels and cents	14,465 77	8,959 24	8,072 85	7,584 52	6,935 72
Specie	1,558,524 75	1,177,049 50	1,272,689 50	1,195,443 00	1,267,320 25
Legal tender notes	1,545,382 00	1,391,179 00	1,705,871 00	1,971,955 00	1,510,949 00
Redemption fund with U. S. treasurer 5% (of circulation)	72,500 00	75,000 00	75,000 00	77,500 00	86,250 00
Due from U. S. treasurer, other than 5% redemption fund	30,700 00	28,000 00	34,500 00	29,700 00	17,500 00
Totals	$35,552,540 75	$35,486,553 74	$37,412,086 89	$37,904,232 04	$40,339,552 15
Liabilities.					
Capital stock paid in	$4,350,000 00	$4,150,000 00	$4,150,000 00	$4,150,000 00	$4,150,000 00
Surplus fund	1,266,500 00	1,250,000 00	1,250,000 00	1,250,000 00	1,250 000 00
Undivided profits less expenses and taxes paid	462,064 06	459,772 04	561,583 91	530,854 57	609,192 72
National bank notes outstanding	1,385,150 00	1,428,000 00	1,400,700 00	1,454,400 00	1,516,500 00
Due to other National banks	3,501,600 62	2,836,983 17	3,019,200 25	2,674,624 22	2,760,184 57
Due to State banks and bankers	7,398,578 47	7,360,052 91	7,404,754 67	6,965,783 72	6,522,035 67
Dividends unpaid	1,337 70	6,465 00	252 50	24 97	188 97
Individual deposits subject to check	16,565,354 70	17,110,041 73	18,994,841 54	20,206,377 20	22,140,775 53
United States deposits	360,522 16	419,100 61	356,578 97	349,613 29	940,205 02
Deposits of U. S. disbursing officers	228,109 42	200,597 00	234,104 59	293,901 42	286,817 02
Notes and bills rediscounted	.....	228,648 25	.....	.....	.....
Reserved for taxes	33,323 02	36,293 03	40,070 46	28,652 65	38,652 65
Bills payable	.....	.....	.....	.....	125,000 00
Totals	$35,552,540 75	$35,486,553 74	$37,412,086 89	$37,904,232 04	$40,339,552 15

DETROIT.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the State and National banks, trust companies and one society for savings in the city of Detroit, as made to the Commissioner of the Banking Department, January 29, April 6, June 18, September 4 and November 12, 1906.

Resources.	Report of Jan. 29, 12 state banks, 5 national banks, 2 trust companies, 1 society for savings.	Report of April 6, 12 state banks, 4 national banks, 2 trust companies, 1 society for savings.	Report of June 18, 12 state banks, 4 national banks, 2 trust companies, 1 society for savings.	Report of Sept. 4, 12 state banks, 4 national banks, 3 trust companies, 1 society for savings.	Report of Nov. 12, 12 state banks, 4 national banks, 3 trust companies, 1 society for savings.
Loans and discounts	$54,726,839 51	$56,621,451 81	$59,773,411 61	$61,151,401 18	$61,623,799 74
Stocks, bonds and mortgages	40,182,053 68	41,092,672 82	42,003,008 86	42,639,808 29	42,895,413 54
Overdrafts	15,095 60	23,151 69	34,264 93	28,033 85	26,719 26
U. S. bonds to secure circulation	1,450,000 00	1,500,000 00	1,500,000 00	1,550,000 00	1,725,000 00
U. S. bonds to secure U. S. deposits	610,000 00	610,000 00	610,000 00	610,000 00	467,500 00
Other bonds to secure U. S. deposits	.....	.....	.....	.....	879,159 17
U. S. bonds on hand	787,300 00	694,500 00	851,205 00	786,700 00	879,200 00
Premiums paid	139,602 37	114,105 20	112,068 33	107,980 15	108,056 55
Banking house, furniture and fixtures	858,500 53	900,824 65	926,548 64	934,448 78	941,796 80
Other real estate	1,132,458 65	1,070,018 10	1,070,983 19	1,045,950 38	1,032,696 16
Due from other banks and bankers	3,406,135 38	3,902,419 86	4,089,986 93	3,681,346 96	5,501,020 79
Due from banks in reserve cities	12,695,973 29	13,418,751 74	12,195,525 37	11,898,273 30	13,273,002 03
Checks and other cash items	85,163 94	176,622 60	146,577 09	195,394 03	142,983 47
Exchanges for clearing house	1,175,910 41	875,429 43	1,349,974 13	1,644,912 75	2,419,614 10
Nickels and cents	25,751 69	18,336 94	17,154 75	18,154 55	19,664 21
Specie	3,839,474 40	3,422,404 85	3,707,796 45	3,591,244 22	3,448,816 10
U. S. and National bank notes	4,217,637 00	3,985,747 00	4,328,249 00	4,594,582 00	3,929,717 25
Redemption fund with U. S. treasurer (5 % of circulation)	72,500 00	75,000 00	75,000 00	77,500 00	86,250 00
Due from U. S. treasurer, other than 5 % redemption fund	30,700 00	28,000 00	34,500 00	29,700 00	17,500 00
Totals	$125,451,096 45	$128,529,436 69	$133,826,254 28	$134,585,430 44	$139,417,909 17
Liabilities.					
Capital stock paid in	$9,500,000 00	$9,300,000 00	$9,300,000 00	$9,650,000 00	$10,019,000 00
Surplus fund	4,566,500 00	4,550,000 00	4,555,000 00	4,882,500 00	5,167,000 00
Undivided profits less expenses and taxes paid	2,062,759 86	2,133,595 24	2,385,173 76	2,334,585 18	2,566,399 97
National bank notes outstanding	1,385,150 00	1,428,000 00	1,400,700 00	1,454,400 00	1,516,500 00
Dividends unpaid	3,200 45	9,777 20	899 75	747 97	884 47
Commercial deposits	41,988,022 33	43,679,679 25	48,081,969 33	49,537,114 90	52,568,684 30
Savings deposits	48,924,110 34	50,856,504 77	51,436,596 74	51,473,877 77	51,878,161 04
Reserved for taxes	33,323 62	36,293 03	40,070 46	28,652 65	38,652 65
United States deposits	588,631 58	619,697 61	590,683 56	643,514 71	1,227,022 04
Due to banks and bankers	16,399,398 27	15,686,641 34	16,035,160 68	14,580,037 16	14,295,604 70
Notes and bills rediscounted	.....	228,648 25	.....	.....	125,000 00
Bills payable	.....	.....	.....	.....	15,000 00
Totals	$125,451,096 45	$128,529,436 69	$133,826,254 28	$134,585,430 44	$139,417,909 17

GRAND RAPIDS.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the six State and five National banks and one trust company in the city of Grand Rapids, as made to the Commissioner of the Banking Department, November 12, 1906.

Resources.	Report of 6 state banks, 1 trust company.	Report of 5 national banks.	Total.
Loans and discounts	$5,818,410 52	$12,725,693 27	$18,544,103 79
Stocks, bonds and mortgages	4,879,975 65	724,932 86	5,604,908 51
Overdrafts	6,270 24	27,107 04	33,377 28
U. S. bonds to secure circulation	.....	2,000,000 00	2,000,000 00
U. S. bonds to secure U. S. deposits	.....	100,000 00	100,000 00
U. S. bonds on hand	600 00	.....	600 00
Premiums paid	9,849 13	59,190 76	69,039 89
Banking house, furniture and fixtures	139,271 07	401,164 66	540,435 73
Other real estate	11,187 47	605 00	11,792 47
Due from other banks and bankers	131,657 33	697,564 39	829,221 72
Due from banks in reserve cities	2,120,029 91	1,656,432 81	3,776,462 72
Checks and other cash items	30,458 84	11,491 82	41,950 66
Exchanges for clearing house	84,667 52	143,825 55	228,493 07
Nickels and cents	3,275 68	8,512 76	11,788 44
Specie	274,834 75	570,810 22	845,644 97
U. S. and National bank notes	349,511 50	400,453 00	749,964 50
Redemption fund with U. S. treasurer (5% of circulation)	.....	100,000 00	100,000 00
Due from U. S. treasurer, other than 5% redemption fund	.....	8,900 00	8,900 00
Totals	$13,859,999 61	$19,696,684 14	$33,556,683 75
Liabilities.			
Capital stock paid in	$950,000 00	$2,300,000 00	$3,250,000 00
Surplus fund	615,000 00	845,000 00	1,460,000 00
Undivided profits less expenses and taxes paid	282,609 62	348,785 77	631,455 39
National bank notes outstanding	.....	1,996,000 00	1,996,000 00
Dividends unpaid	331 00	1,457 38	1,788 38
Commercial deposits	3,309,433 15	11,865,250 69	15,174,683 84
Savings deposits	8,542,265 44	.....	8,542,265 44
United States deposits	.....	160,000 00	160,000 00
Due to banks and bankers	100,300 40	2,130,190 30	2,290,490 70
Notes and bills rediscounted	.....	50,000 00	50,000 00
Totals	$13,859,999 61	$19,696,684 14	$33,556,683 75

SAGINAW.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the four State and two National banks in the city of Saginaw, as made to the Commissioner of the Banking Department, November 12, 1906.

Resources.	Report of 4 state banks.	Report of 2 national banks.	Total.
Loans and discounts	$3,225,535 52	$3,674,650 87	$6,900,186 39
Stocks, bonds and mortgages	3,163,576 24	302,315 26	3,465,891 50
Overdrafts	6,569 04	4,972 51	11,541 55
U. S. bonds to secure circulation		300,000 00	300,000 00
U. S. bonds to secure U. S. deposits		170,000 00	170,000 00
U. S. bonds on hand		450,100 00	450,100 00
Premiums paid	27,118 76	3,462 50	30,581 26
Banking house, furniture and fixtures	114,368 18	55,000 00	169,368 18
Other real estate	3,706 97	6,000 00	9,706 97
Due from other banks and bankers	23,638 92	66,469 20	90,108 12
Due from banks in reserve cities	884,148 61	591,700 17	1,475,848 78
Checks and other cash items	905 45	4,727 72	5,633 17
Exchanges for clearing house	23,637 80	15,102 21	38,740 01
Nickels and cents	1,229 29	1,487 19	2,716 48
Specie	178,855 60	255,019 45	433,875 05
U. S. and National bank notes	264,051 00	74,759 00	338,810 00
Redemption fund with U. S. treasurer (5% of circulation)		13,400 00	13,400 00
Due from U. S. treasurer, other than 5% redemption fund			
Totals	$7,917,341 38	$5,989,166 08	$13,906,507 46
Liabilities.			
Capital stock paid in	$400,000 00	$300,000 00	$700,000 00
Surplus fund	420,000 00	600,000 00	1,020,000 00
Undivided profits less expenses and taxes paid	190,058 24	72,612 92	262,671 16
National bank notes outstanding		300,000 00	300,000 00
Dividends unpaid		48 00	48 00
Commercial deposits	2,583,991 03	3,866,596 97	6,450,588 00
Savings deposits	4,082,992 19		4,082,992 19
United States deposits		170,000 00	170,000 00
Due to banks and bankers	240,299 92	679,908 19	920,208 11
Notes and bills rediscounted			
Bills payable			
Liabilities other than those above stated			
Totals	$7,917,341 38	$5,989,166 08	$13,906,507 46

KALAMAZOO.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the two State and four National banks and one trust company in the city of Kalamazoo, as made to the Commissioner of the Banking Department, November 12, 1906.

Resources.	Report of 2 state banks, 1 trust company.	Report of 4 national banks.	Total.
Loans and discounts	$1,090,837 14	$3,607,914 67	$4,698,751 81
Stocks, bonds and mortgages	693,744 28	343,640 38	1,037,384 66
Overdrafts	5,006 61	23,467 25	28,473 86
U. S. bonds to secure circulation	.....	232,000 00	232,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....
U. S. bonds on hand	.....	26,600 00	26,600 00
Premiums paid	.....	8,530 00	8,530 00
Banking house, furniture and fixtures	47,500 00	77,300 00	124,800 00
Other real estate	40,665 00	27,392 60	68,057 60
Due from other banks and bankers	19,876 18	70,142 16	90,018 34
Due from banks in reserve cities	218,852 53	645,000 93	863,853 46
Checks and other cash items	500 00	8,282 90	8,782 90
Exchanges for clearing house	16,316 28	30,661 31	46,977 59
Nickels and cents	1,040 91	1,299 98	2,340 89
Specie	37,848 80	112,788 00	150,636 80
U. S. and National bank notes	43,441 00	189,222 00	232,663 00
Redemption fund with U. S. treasurer (5% of circulation)	.....	11,600 00	11,600 00
Due from U. S. treasurer, other than 5% redemption fund	.....	2,102 50	2,102 50
Totals	$2,215,628 73	$5,417,944 68	$7,633,573 41
Liabilities.			
Capital stock paid in	$300,000 00	$500,000 00	$800,000 00
Surplus fund	120,500 00	375,000 00	495,500 00
Undivided profits less expenses and taxes paid	38,642 05	116,313 25	154,955 30
National bank notes outstanding	.....	231,400 00	231,400 00
Dividends unpaid	.....	1,230 00	1,230 00
Commercial deposits	681,818 92	4,140,250 12	4,822,069 04
Savings deposits	864,885 97	.....	864,885 97
United States deposits	.....	.....	.....
Due to banks and bankers	209,781 79	53,751 31	263,533 10
Notes and bills rediscounted	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....
Totals	$2,215,628 73	$5,417,944 68	$7,633,573 41

BAY CITY.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the five State and two National banks in Bay City, as made to the Commissioner of the Banking Department, November 12, 1906.

Resources.	Report of 5 state banks.	Report of 2 national banks.	Total.
Loans and discounts	$2,340,861 42	$1,293,386 64	$3,634,248 06
Stocks, bonds and mortgages	1,477,301 10	302,828 98	1,780,130 08
Overdrafts	9,648 47	48 23	9,696 70
U. S. bonds to secure circulation	.....	125,000 00	125,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....
U. S. bonds on hand	23,780 00	.....	23,780 00
Premiums paid	20,247 45	.....	20,247 45
Banking house, furniture and fixtures	59,617 67	22,500 00	82,117 67
Other real estate	32,032 12	6,236 46	38,268 58
Due from other banks and bankers	6,475 45	22,443 64	28,919 09
Due from banks in reserve cities	530,637 33	193,300 94	723,938 27
Checks and other cash items	9,894 10	716 51	10,610 61
Exchanges for clearing house	25,964 11	31,166 24	57,130 35
Nickels and cents	1,145 27	971 71	2,116 98
Specie	90,038 10	83,249 00	173,287 10
U. S. and National bank notes	254,327 00	55,636 00	309,963 00
Redemption fund with U. S. treasurer (5% of circulation)	.....	6,250 00	6,250 00
Due from U. S. treasurer, other than 5% redemption fund	.....	700 00	700 00
Totals	$4,881,969 59	$2,144,434 35	$7,026,403 94
Liabilities.			
Capital stock paid in	$400,000 00	$200,000 00	$600,000 00
Surplus fund	165,000 00	140,000 00	305,000 00
Undivided profits less expenses and taxes paid	54,385 83	30,722 25	85,108 08
National bank notes outstanding	.....	125,000 00	125,000 00
Dividends unpaid	.....	.....	.....
Commercial deposits	1,355,464 71	1,586,616 33	2,942,081 04
Savings deposits	2,855,471 20	.....	2,855,471 20
United States deposits	.....	.....	.....
Due to banks and bankers	51,647 85	37,095 77	88,743 62
Notes and bills rediscounted	.....	25,000 00	25,000 00
Bills payable	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....
Totals	$4,881,969 59	$2,144,434 35	$7,026,403 94

JACKSON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the three State and one National bank in the city of Jackson, as made to the Commissioner of the Banking Department, November 12, 1906.

Resources.	Report of 3 state banks.	Report of 1 national bank.	Total.
Loans and discounts	$2,526,013 56	$708,097 89	$3,234,111 45
Stocks, bonds and mortgages	1,080,749 54	150,918 36	1,231,667 90
Overdrafts	60,046 65	12,350 01	72,396 66
U. S. bonds to secure circulation	.....	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....
U. S. bonds on hand	.....	.....	.....
Premiums paid	.....	2,080 00	2,080 00
Banking house, furniture and fixtures	145,658 41	3,414 30	149,072 71
Other real estate	30,164 35	40,196 26	70,360 61
Due from other banks and bankers	217,953 16	35,504 86	253,458 02
Due from banks in reserve cities	470,582 66	73,221 03	543,803 69
Checks and other cash items	8,815 92	550 51	9,366 43
Exchanges for clearing house	70,018 94	7,516 97	77,535 91
Nickels and cents	1,385 42	966 75	2,352 17
Specie	96,831 70	49,134 85	145,966 55
U. S. and National bank notes	196,322 00	38,545 00	234,867 00
Redemption fund with U. S. treasurer (5% of circulation)	.....	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....
Totals	$4,904,542 31	$1,174,996 79	$6,079,539 10
Liabilities.			
Capital stock paid in	$500,000 00	$100,000 00	$600,000 00
Surplus fund	260,000 00	30,000 00	290,000 00
Undivided profits less expenses and taxes paid	86,799 22	27,758 24	114,557 46
National bank notes outstanding	.....	50,000 00	50,000 00
Dividends unpaid	.....	.....	.....
Commercial deposits	1,645,713 14	960,709 18	2,606,422 32
Savings deposits	2,331,450 87	.....	2,331,450 87
United States deposits	.....	.....	.....
Due to banks and bankers	50,906 20	6,529 37	57,435 57
Notes and bills rediscounted	29,672 88	.....	29,672 88
Bills payable	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....
Totals	$4,904,542 31	$1,174,996 79	$6,079,539 10

PORT HURON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the three State and one National bank in the city of Port Huron, as made to the Commissioner of the Banking Department, November 12, 1906.

Resources.	Report of 3 state banks.	Report of 1 national bank.	Total.
Loans and discounts	$2,129,633 15	$1,127,800 97	$3,257,434 12
Stocks, bonds and mortgages	898,353 10	115,340 00	1,013,693 10
Overdrafts	5,485 36	1,112 07	6,597 43
U. S. bonds to secure circulation	.....	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits	.....	65,000 00	65,000 00
U. S. bonds on hand	.....	.....	.....
Premiums paid	2,920 78	.....	2,920 78
Banking house, furniture and fixtures	62,040 06	64,000 00	126,040 06
Other real estate	20,297 62	.....	20,297 62
Due from other banks and bankers	46,007 01	12,331 41	58,338 42
Due from banks in reserve cities	425,004 04	250,932 55	675,936 59
Checks and other cash items	5,826 65	.....	5,826 65
Exchanges for clearing house	47,746 46	14,048 71	61,795 17
Nickels and cents	1,300 99	1,615 38	2,916 37
Specie	69,058 00	36,263 45	105,321 45
U. S. and National bank notes	64,331 50	45,615 00	109,946 50
Redemption fund with U. S. treasurer (5% of circulation)	.....	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....
Totals	$3,778,004 72	$1,891,559 54	$5,669,564 26
Liabilities			
Capital stock paid in	$250,000 00	$150,000 00	$400,000 00
Surplus fund	145,000 00	50,000 00	195,000 00
Undivided profits less expenses and taxes paid	120,734 08	36,362 28	157,096 36
National bank notes outstanding	.....	149,995 00	149,995 00
Dividends unpaid	709 00	.....	709 00
Commercial deposits	1,603,253 54	1,370,974 96	2,974,228 50
Savings deposits	1,608,931 23	.....	1,608,931 23
United States deposits	.....	65,000 00	65,000 00
Due to banks and bankers	49,376 87	62,751 48	112,128 35
Accrued interest	.....	6,475 82	6,475 82
Notes and bills rediscounted	.....	.....	.....
Bills payable	.....	.....	.....
Totals	$3,778,004 72	$1,891,559 54	$5,669,564 26

ANN ARBOR.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the four State and one National bank in the city of Ann Arbor, as made to the Commissioner of the Banking Department, November 12, 1906.

Resources.	Report of 4 state banks.	Report of 1 national bank.	Total.
Loans and discounts	$1,471,671 88	$376,619 63	$1,848,291 51
Stocks, bonds and mortgages	2,242,520 99	55,988 60	2,298,509 59
Overdrafts	2,443 52	3,070 43	5,513 95
U. S. bonds to secure circulation	.....	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....
U. S. bonds on hand	22,000 00	.....	22,000 00
Premiums paid	4,651 15	900 00	5,551 15
Banking house, furniture and fixtures	109,830 57	16,000 00	125,830 57
Other real estate	43,582 01	.....	43,582 01
Due from other banks and bankers	39,776 48	10,779 49	50,555 97
Due from banks in reserve cities	307,011 66	47,358 52	354,370 18
Checks and other cash items	1,980 22	.....	1,980 22
Exchanges for clearing house	6,659 88	1,070 95	7,730 83
Nickels and cents	2,541 14	554 60	3,095 74
Specie	132,109 70	24,319 20	156,428 90
U. S. and National bank notes	173,606 00	33,530 00	207,136 00
Redemption fund with U. S. treasurer (5 % of circulation)	.....	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....
Totals	$4,560,385 20	$596,441 42	$5,156,826 62
Liabilities.			
Capital stock paid in	$200,000 00	$100,000 00	$300,000 00
Surplus fund	280,000 00	40,000 00	320,000 00
Undivided profits less expenses and taxes paid	78,196 62	17,119 40	95,316 02
National bank notes outstanding	.....	25,000 00	25,000 00
Dividends unpaid	372 00	40 00	412 00
Commercial deposits	969,344 13	414,282 02	1,383,626 15
Savings deposits	2,979,205 72	.....	2,979,205 72
United States deposits	.....	.....	.....
Due to banks and bankers	53,266 73	.....	53,266 73
Notes and bills rediscounted	.....	.....	.....
Bills payable	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....
Totals	$4,560,385 20	$596,441 42	$5,156,826 62

MARQUETTE.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the one State and two National banks in the city of Marquette, as made to the Commissioner of the Banking Department, November 12, 1906.

Resources.	Report of 1 state bank.	Report of 2 national banks.	Total.
Loans and discounts	$605,058 29	$2,107,875 70	$2,712,933 99
Stocks, bonds and mortgages	101,702 34	204,046 18	305,748 52
Overdrafts	4,916 65	197 31	5,113 96
U. S. bonds to secure circulation		250,000 00	250,000 00
U. S. bonds to secure U. S. deposits		50,000 00	50,000 00
U. S. bonds on hand		12,500 00	12,500 00
Premiums paid			
Banking house, furniture and fixtures	57,692 60	76,500 00	134,192 60
Other real estate	2,000 00		2,000 00
Due from other banks and bankers	6,750 23	73,309 08	80,059 31
Due from banks in reserve cities	202,635 83	249,226 68	451,862 51
Checks and other cash items	11,101 01	3,473 83	14,574 84
Exchanges for clearing house	2,427 53		2,427 53
Nickels and cents	86 03	383 94	469 97
Specie	18 919 25	93,342 60	112,261 85
U. S. and National bank notes	24,696 00	74,090 00	98,786 00
Redemption fund with U. S. treasufer (5 % of circulation)		12,500 00	12,500 00
Due from U. S. treasurer, other than 5 % redemption fund			
Totals	$1,037,985 76	$3,207,445 32	$4,245,431 08
Liabilities.			
Capital stock paid in	$100,000 00	$250,000 00	$350,000 00
Surplus fund	11,500 00	70,000 00	81,500 00
Undivided profits less expenses and taxes paid	13,034 13	64,341 61	77,375 74
National bank notes outstanding		249,900 00	249,900 00
Dividends unpaid		27 00	27 00
Commercial deposits	603,822 01	2,485 315 85	3,089,137 86
Savings deposits	307,426 17		307,426 17
Cashier's checks outstanding			
United States deposits		50,000 00	50,000 00
Due to banks and bankers	2,203 45	37,860 86	40,064 31
Notes and bills rediscounted			
Bills payable			
Liabilities other than those above stated			
Totals	$1,037,985 76	$3,207,445 32	$4,245,431 08

HOUGHTON.

NATIONAL BANKS.

Abstract of the published reports of the two National banks in the city of Houghton, as made to the Commissioner of the Banking Department, November 12, 1906.

Resources.	Report of 2 national banks.
Loans and discounts	$2,545,518 54
Stocks, bonds and mortgages	255,469 60
Overdrafts	28,152 61
U. S. bonds to secure circulation	125,000 00
U. S. bonds to secure U. S. deposits	50,000 00
U. S. bonds on hand	.....
Premiums paid	3,375 00
Banking house, furniture and fixtures	59,961 00
Other real estate	.....
Due from other banks and bankers	87,331 52
Due from banks in reserve cities	361,207 85
Checks and other cash items	20,064 49
Exchanges for clearing house	.....
Nickels and cents	916 12
Specie	256,638 70
U. S. and National bank notes	86,000 00
Redemption fund with U. S. treasurer (5% of circulation)	6,250 00
Due from U. S. treasurer, other than 5% redemption fund	.....
Totals	$3,885,875 43
Liabilities.	
Capital stock paid in	$200,000 00
Surplus fund	165,000 00
Undivided profits less expenses and taxes paid	80,791 89
National bank notes outstanding	122,500 00
Dividends unpaid	228 00
Commercial deposits	3,147,304 91
Savings deposits	.....
Cashier's checks outstanding	.....
United States deposits	50,000 00
Due to banks and bankers	120,050 63
Notes and bills rediscounted	.....
Bills payable	.....
Totals	$3,885,875 43

MUSKEGON.

STATE AND NATIONAL BANKS.

Abstracts of the published reports of the one State and three National banks in the city of Muskegon, as made to the Commissioner of the Banking Department, November 12, 1906.

Resources.	Report of 1 state bank.	Report of 3 national banks.	Total.
Loans and discounts	$299,069 63	$1,992,476 16	$2,291,545 79
Stocks, bonds and mortgages	261,710 70	113,375 00	375,085 70
Overdrafts	865 22	16,843 93	17,709 15
U. S. bonds to secure circulation	.....	165,000 00	165,000 00
U. S. bonds to secure U. S. deposits	.....	50,000 00	50,000 00
U. S. bonds on hand	.....	.....	.....
Premiums paid	5,000 00	5,727 51	10,727 51
Banking house, furniture and fixtures	8,971 55	75,410 40	84,381 95
Other real estate	.....	17,205 30	17,205 30
Due from other banks and bankers	30 00	41,947 20	41,977 20
Due from banks in reserve cities	51,617 93	288,437 07	340,055 00
Checks and other cash items	247 92	19,924 23	20,172 15
Exchanges for clearing house	2,627 29	.....	2,627 29
Nickels and cents	644 50	1,996 81	2,641 31
Specie	11,948 05	115,506 90	127,454 95
U. S. and National bank notes	29,898 00	94,227 00	124,125 00
Redemption fund with U. S. treasurer (5 % of circulation)	.....	8,250 00	8,250 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....
Totals	$672,630 79	$3,006,327 51	$3,678,958 30
Liabilities.			
Capital stock paid in	$50,000 00	$300,000 00	$350,000 00
Surplus fund	10,000 00	100,000 00	110,000 00
Undivided profits less expenses and taxes paid	13,468 83	104,134 93	117,603 76
National bank notes outstanding	.....	164,497 50	164,497 50
Dividends unpaid	.....	101 00	101 00
Commercial deposits	141,254 76	2,270,559 35	2,411,814 11
Savings deposits	457,907 20	.....	457,907 20
United States deposits	.....	50,000 00	50,000 00
Due to banks and bankers	.....	5,534 73	5,534 73
Reserved for taxes	.....	3,000 00	3,000 00
Notes and bills rediscounted	.....	.....	.....
Liabilities other than those above stated	.....	8,500 00	8,500 00
Totals	$672,630 79	$3,006,327 51	$3,678,958 30

ADRIAN.

STATE BANKS.

Abstract of the published reports of the four State banks in the city of Adrian, as made to the Commissioner of the Banking Department, November 12, 1906.

Resources.	Report of 4 state banks.
Loans and discounts	$1,332,988 07
Stocks, bonds and mortgages	1,520,942 11
Overdrafts	869 44
U. S. bonds to secure circulation	.....
U. S. bonds to secure U. S. deposits	....
U. S. bonds on hand	.....
Premiums paid	130 53
Banking house, furniture and fixtures	74,000 00
Other real estate	1,475 65
Due from other banks and bankers	2,157 55
Due from banks in reserve cities	353,258 03
Checks and other cash items	769 93
Exchanges for clearing house	3,041 63
Nickels and cents	1,733 61
Specie	51,401 20
U. S. and National bank notes	108,728 00
Redemption fund with U. S. treasurer (5 % of circulation)	.....
Due from U. S. treasurer, other than 5 % redemption fund	.....
Totals	$3.456.495 75
Liabilities.	
Capital stock paid in	$345,000 00
Surplus fund	103,000 00
Undivided profits less expenses and taxes paid	61,942 37
National bank notes outstanding	.....
Dividends unpaid	.....
Commercial deposits	652,906 69
Savings deposits	2,292,934 89
United States deposits	.....
Due to banks and bankers	712 30
Notes and bills rediscounted	.....
Bills payable	.....
Liabilities other than those above stated	.....
Totals	$3,456,495 75

BENTON HARBOR.

STATE BANKS.

Abstract of the published reports of the two State banks in the city of Benton Harbor, as made to the Commissioner of the Banking Department, November 12, 1906.

Resources.	Report of 2 state banks.
Loans and discounts	$895,713 34
Stocks, bonds and mortgages	218,126 82
Overdrafts	2,042 90
U. S. bonds to secure circulation	.....
U. S. bonds to secure U. S. deposits	.....
U. S. bonds on hand	13,700 00
Premiums paid	1,227 84
Banking house, furniture and fixtures	15,500 00
Other real estate	6,450 00
Due from other banks and bankers	5,701 31
Due from banks in reserve cities	659,914 34
Checks and other cash items	593 85
Exchanges for clearing house	3,919 87
Nickels and cents	683 86
Specie	48,628 80
U. S. and National bank notes	84,518 00
Redemption fund with U. S. treasurer (5 % of circulation)	.....
Due from U. S. treasurer, other than 5 % redemption fund	.....
Totals	$1,956,720 93
Liabilities.	
Capital stock paid in	$175,000 00
Surplus fund	70,500 00
Undivided profits less expenses and taxes paid	33,218 32
National bank notes outstanding	.....
Dividends unpaid	.....
Commercial deposits	682,686 63
Savings deposits	858,470 67
United States deposits	.....
Due to banks and bankers	136,845 31
Notes and bills rediscounted	.....
Bills payable	.....
Liabilities other than those above stated	.....
Totals	$1,956,720 93

The following is a list of banks examined and the amount paid by each, as required by section 40 of the general banking law.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
325	Addison State Savings Bank	Addison	Sept. 14		$25 00
162	Adrian State Savings Bank	Adrian	Mar. 31	Oct. 29	119 45
89	The Commercial Savings Bank	Adrian	May 8	Dec. 3	65 06
66	Lenawee County Savings Bank	Adrian	April 4	Oct. 30	70 99
171	Waldby & Clay's State Bank	Adrian	May 9	Dec. 4	80 00
179	Albion State Bank	Albion	April 19	Sept. 12	27 63
167	Commercial and Savings Bank	Albion	April 17	Sept. 11	29 12
314	Allegan State Savings Bank	Allegan	May 7	Oct. 9	26 75
323	First State Bank	Allegan	May 8	Oct. 8	25 00
233	First State Bank of Alma	Alma	May 21	Oct. 15	25 14
232	The Alma State Savings Bank	Alma	May 19	Oct. 16	25 00
169	Alpena County Savings Bank	Alpena	June 25	Dec. 27	115 08
302	Farmers' State Bank	Alto	Mar. 29	Oct. 4	25 00
48	Ann Arbor Savings Bank	Ann Arbor	April 30	Oct. 22	228 56
26	Farmers' and Mechanics' Bank	Ann Arbor	Mar. 19	Aug. 14	107 23
333	German-American Savings Bank	Ann Arbor	July 2	Dec. 13	25 00
144	State Savings Bank	Ann Arbor	Mar. 21	Aug. 13	105 00
228	Armada Savings Bank	Armada	May 28	Nov. 9	25 00
213	Athens State and Savings Bank	Athens	Jan. 18	Aug. 28	25 00
236	State Bank of Frank W. Hubbard & Co	Bad Axe	Jan. 9	Aug. 14	32 69
237	State Savings Bank of Bad Axe	Bad Axe	Jan. 10	Aug. 16	25 00
337	State Exchange Bank	Bancroft	May 28	Nov. 16	25 00
62	West Michigan Savings Bank	Bangor	Jan. 10	July 19	32 31
93	City Bank	Battle Creek	Jan. 15	July 9	136 80
178	Merchants' Savings Bank	Battle Creek	Jan. 17	July 11	79 37
63	Bay City Bank	Bay City	Mar. 6	July 24	210 12
43	Bay County Savings Bank	Bay City	May 2	Sept. 26	92 88
30	Commercial Bank	Bay City	Mar. 5	July 23	91 55
96	Lumbermans State Bank	Bay City	April 30	Sept. 25	45 47
17	Peoples Savings Bank	Bay City	May 1	Sept. 24	59 11
2	Belding Savings Bank	Belding	Mar. 7	Aug. 15	25 00
159	People's Savings Bank	Belding	May 22	Oct. 17	35 00
347	Bellaire State Bank	Bellaire	Nov. 27		25 00
219	Benton Harbor State Bank	Benton Harbor	Jan. 9	July 17	52 84
76	Farmers' and Merchants' Bank	Benton Harbor	Jan. 8	July 16	125 14
259	Big Rapids Savings Bank	Big Rapids	Jan. 4	Aug. 7	25 00
248	Citizens' State Bank	Big Rapids	Jan. 2	Aug. 8	37 96
163	Blissfield State Bank	Blissfield	Feb. 13	Aug. 20	35 24

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
221	Jipson-Carter State Bank	Blissfield	Feb. 12	Aug. 21	$33 65
256	Boyne City State Bank	Boyne City	Feb. 26	Sept. 24	25 00
187	First State Savings Bank	Breckenridge	Jan. 30	Aug. 22	25 00
312	Culver State Bank	Brooklyn	May 16	Oct. 30	25 00
310	Farmers' State Bank	Brooklyn	May 15	Oct. 31	25 00
216	Brown City Savings Bank	Brown City	Jan. 16	July 23	25 00
253	Citizens' State Savings Bank	Brown City	Jan. 17	July 24	25 00
212	Burr Oak State Bank	Burr Oak	Jan. 16	July 10	25 00
313	State Bank	Byron	Jan. 13	Aug. 7	25 00
181	Cadillac State Bank	Cadillac	Jan. 8	Aug. 6	96 94
261	People's Savings Bank	Cadillac	Jan. 9	Aug. 8	32 78
291	State Bank	Caledonia	Jan. 24	July 12	25 00
336	Calumet State Bank	Red Jacket, Calumet P.O	Sept. 7		25 00
87	Merchants' and Miners' Banks	Calumet	Feb. 14	Sept. 8	240 77
320	First State Bank	Camden	June 26	Nov. 21	25 00
208	Capac Savings Bank	Capac	June 28	Dec. 13	25 00
303	State Savings Bank of Carleton	Carleton	June 7	Nov. 16	25 00
287	Commercial Savings Bank	Caro	Feb. 13	July 17	25 00
286	State Savings Bank	Caro	Feb. 12	July 16	41 80
72	State Bank of Carson City	Carson City	Mar. 22	Aug. 27	27 04
234	Exchange State Bank	Carsonville	Feb. 7	July 17	25 00
180	State Bank of Carsonville	Carsonville	Feb. 6	July 16	25 00
343	First State Bank	Central Lake	Nov. 27		25 00
315	Charlevoix State Savings Bank	Charlevoix	May 17	Sept. 20	25 00
218	Eaton County Savings Bank	Charlotte	June 6	Nov. 5	26 19
305	Cheboygan County Savings Bank	Cheboygan	Mar. 3	Sept. 18	25 00
304	Cheboygan State Bank	Cheboygan	Mar. 5	Sept. 19	25 00
67	Chelsea Savings Bank	Chelsea	June 16	Dec. 27	112 03
203	The Kempf Commercial and Savings Bank	Chelsea	June 20	Dec. 28	53 99
235	The Chesaning State Bank	Chesaning	May 5	Nov. 8	25 00
118	Clare County Savings Bank	Clare	Jan. 16	Aug. 6	25 00
267	E. Jossman State Bank	Clarkston	May 29	Oct. 22	25 00
104	Branch County Savings Bank	Coldwater	Jan. 29	Aug. 1	66 99
292	State Bank	Coleman	Jan. 15	Aug. 9	25 00
32	Farmers' State Bank	Concord	Jan. 20	Sept. 10	25 00
174	Commercial State Bank	Constantine	Jan. 2	Sept. 12	25 00
173	First State Bank	Constantine	Jan. 3	Sept. 13	26 18
281	Coopersville State Bank	Coopersville	April 5	July 14. Nov. 8.	25 00

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
339	Old Corunna State Bank	Corunna	May 28	Oct. 17	$40 49
183	Sanilac County State Bank	Croswell	Jan. 3	Aug. 7	29 30
182	State Bank of Croswell	Croswell	Jan. 2	Aug. 6	25 00
176	Davison State Bank	Davison	June 7	Oct. 24	25 00
319	Citizens' State Bank	Decatur	May 16	Oct. 4	25 00
102	First State Bank	Decatur	Jan. 23	Oct. 3	25 00
196	Farmers' State Bank of Deckerville	Deckerville	April 3	Sept. 24	25 00
195	State Bank of Deckerville	Deckerville	April 4	Sept. 25	25 00
335	Deerfield State Bank	Deerfield	June 28	Nov. 10	25 00
301	Delton State Bank	Delton	April 19	Nov. 5	25 00
73	Central Savings Bank	Detroit	Feb. 26	July 17	128 31
82	Citizens' Savings Bank	Detroit	Mar. 5	Oct. 29	204 04
47	Detroit Savings Bank	Detroit	May 21	Nov. 19	918 21
....	Detroit Trust Company	Detroit	Oct. 11	.....	417 98
....	Detroit United Bank	Detroit	May 8	Nov. 22	122 43
9	Dime Savings Bank	Detroit	April 9	Nov. 12	585 12
5	German-American Bank	Detroit	Feb. 28	July 16	161 65
90	Home Savings Bank	Detroit	Feb. 5	July 30	485 53
81	Michigan Savings Bank	Detroit	Mar. 19	Oct. 31	274 24
15	Peninsular Savings Bank	Detroit	Mar. 26	Oct. 8	582 19
52	People's Savings Bank	Detroit	June 11	Dec. 3	1,324 66
....	Security Trust Company	Detroit	Oct. 10	.....	131 11
7	State Savings Bank	Detroit	April 23	Dec. 10	1,986 05
....	Union Trust Company	Detroit	Nov. 21	.....	947 29
161	United States Savings Bank	Detroit	Mar. 8	Nov. 26	105 90
6	Wayne County Savings Bank	Detroit	May 14	Oct. 22	1,268 49
157	Dexter Savings Bank	Dexter	May 3	Oct. 24	25 15
351	Dryden State Bank	Dryden	Nov. 16	.....	25 00
142	Monroe County Bank	Dundee	May 29	Oct. 24	25 00
124	Shiawassee County Bank	Durand	May 7	Oct. 15	25 00
238	State Bank of East Jordan	East Jordan	Feb. 28	Sept. 24	25 00
53	Michigan State Bank	Eaton Rapids	Jan. 8	Aug. 13	36 67
193	Edmore State Bank	Edmore	Mar. 17	Aug. 29	25 00
129	Elk Rapids Savings Bank	Elk Rapids	Feb. 28	Sept. 25	25 00
342	State Savings Bank	Elsie	Nov. 12	.....	25 00
299	State Savings Bank	Escanaba	Feb. 15	July 23	25 00
295	Evart Savings Bank	Evart	Feb. 2	Aug. 8	25 00
152	First State Savings Bank	Evart	Jan. 17	Aug. 20	29 14
215	Old State Bank	Fennville	May 19	Oct. 11	25 00

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
209	Commercial Savings Bank of Fenton	Fenton	Jan. 3	July 11	$25 00
101	Citizens' Commercial and Savings Bank	Flint	June 4	Dec. 26	88 12
23	Genesee County Savings Bank	Flint	June 25	Dec. 27	138 85
165	Union Trust and Savings Bank	Flint	June 27	Dec. 28	169 29
126	First State and Savings Bank	Flushing	Jan. 2	July 9	25 00
223	People's State Bank	Flushing	Jan. 2	July 10	25 00
141	State Savings Bank of Fowler	Fowler	June 7	Dec. 3	25 00
293	State Bank	Fowlerville	Jan. 15	Aug. 9	25 00
229	Benzie County State Savings Bank	Frankfort	Mar. 1	Sept. 27	25 00
297	Fremont State Bank	Fremont	Mar. 26	Sept. 17	25 00
345	Old State Bank	Fremont	Sept. 18	.....	28 10
153	Gaylord State Savings Bank	Gaylord	Mar. 7	Aug. 30	25 00
298	State Bank	Gladwin	Jan. 23	Aug. 27	25 00
249	Grand Haven State Bank	Grand Haven	Mar. 27	Nov. 15	30 52
308	Grand Ledge State Bank	Grand Ledge	June 19	Nov. 9	25 00
276	Commercial Savings Bank	Grand Rapids	April 17	Nov. 26	118 37
316	City Trust and Savings Bank	Grand Rapids	April 16	Sept. 20	40 70
61	Grand Rapids Savings Bank	Grand Rapids	Mar. 31	Sept. 25	218 63
65	Kent County Savings Bank	Grand Rapids	Mar. 12	Oct. 1	323 44
....	Michigan Trust Company	Grand Rapids	Oct. 17	.....	135 89
108	People's Savings Bank	Grand Rapids	Mar. 26	Sept. 17	216 13
139	State Bank of Michigan	Grand Rapids	April 23	Oct. 15	300 01
340	Grant State Bank	Grant	Nov. 15	.....	25 00
27	Farmers' Bank of Grass Lake	Grass Lake	Feb. 5	July 24	26 11
263	Commercial State Savings Bank	Greenville	Mar. 6	Aug. 13	25 00
188	Greenville State Bank	Greenville	Mar. 5	Aug. 14	41 54
95	Superior Savings Bank	Hancock	Feb. 17	Sept. 4	108 42
....	Superior Trust Company	Hancock	Feb. 16	Sept. 5	19 42
326	Emmet County State Bank	Harbor Springs	May 15	Sept. 21	25 00
254	Huron County Savings Bank	Harbor Beach	April 5	Sept. 27	25 00
50	Oceana County Savings Bank	Hart	Jan. 22	July 9	25 00
11	Hastings City Bank	Hastings	Jan. 10	Aug. 15	40 60
200	First State Savings Bank	Hillsdale	May 7	Nov. 1	35 15
78	Hillsdale Savings Bank	Hillsdale	May 14	Oct. 29	55 71
56	First State Bank of Holland	Holland	June 18	Dec. 18	113 94
91	Holland City State Bank	Holland	April 3	Dec. 17	78 50
322	People's State Bank	Holland	June 20	Nov. 9	25 00
262	Citizens' Savings Bank	Holly	June 13	Nov. 15	25 00
106	First State and Savings Bank	Holly	June 14	Nov. 14	38 84

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
255	Calhoun State Bank	Homer	Jan. 11	Sept. 10	$25 00
109	First State and Savings Bank	Howell	Jan. 18	Aug. 8	25 00
140	Boies State Savings Bank	Hudson	Jan. 9	July 30	48 86
143	Thompson Savings Bank	Hudson	Jan. 8	July 31	87 08
24	Lapeer County Bank	Imlay City	Mar. 11	Aug. 13	49 24
191	State Savings Bank	Ionia	Feb. 5	Sept. 17	98 35
135	Commercial Bank	Iron Mountain	Feb. 12	Sept. 13	63 89
12	Peninsula Bank	Ishpeming	Feb. 20	Aug. 28	63 28
264	Commercial State Bank	Ithaca	Feb. 7	Sept. 19	25 00
150	Ithaca Savings Bank	Ithaca	June 18	Nov. 26	26 02
177	Jackson City Bank	Jackson	June 6	Nov. 20	190 66
186	Jackson State Savings Bank	Jackson	June 5	Dec. 12	95 03
14	Union Bank	Jackson	June 4	Dec. 10	168 48
115	Grosvenor Savings Bank	Jonesville	Jan. 30	Oct. 1	25 00
147	Home Savings Bank	Kalamazoo	April 18	Dec. 6	69 93
1	Kalamazoo Savings Bank	Kalamazoo	April 16	Dec. 4	116 50
....	Kalamazoo Trust Company	Kalamazoo	Dec. 3	.....	26 80
257	Kalkaska County State and Savings Bank	Kalkaska	May 14	Sept. 27	25 00
283	Farmers and Merchants' Bank of Lake Odessa	Lake Odessa	Feb. 20	Oct. 4	25 00
41	Lake Odessa Savings Bank	Lake Odessa	June 21	Dec. 13	25 00
300	Farmers and Merchants' State Bank	Lakeview	Mar. 12	July 31	25 00
133	Lansing State Savings Bank	Lansing	May 1	Nov. 7	123 54
271	Lapeer Savings Bank	Lapeer	Mar. 14	Aug. 14	25 00
117	State Savings Bank	Lapeer	Mar. 13	Aug. 15	45 90
201	State Savings Bank of Laurium	Laurium	Feb. 13	Sept. 11	122 72
8	People's Bank	Leslie	April 30	Nov. 7	25 00
184	Lexington State Bank	Lexington	May 7	Oct. 8	25 00
111	Lowell State Bank	Lowell	Mar. 13	Aug. 1	25 26
239	Ludington State Bank	Ludington	Jan. 29	Aug. 22	41 04
130	Antrim County State Savings Bank	Mancelona	Feb. 26	Sept. 26	26 36
242	People's Bank of Manchester	Manchester	Feb. 19	Aug. 29	25 00
172	Union Savings Bank	Manchester	Feb. 20	Aug. 30	41 10
116	Manistee County Savings Bank	Manistee	Jan. 31	July 25	97 96
21	Manistique Bank	Manistique	Feb. 15	July 25	51 63
296	Manton State Bank	Manton	Jan. 11	Aug. 9	25 00
272	Home Savings Bank	Marine City	Jan. 30	Oct. 2	25 00
122	Marine Savings Bank	Marine City	Jan. 29	Oct. 1	44 07
346	Marion State Bank	Marion	Nov. 12	.....	25 00
252	Commercial State Bank	Marlette	May 8	Oct. 9	32 71

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
338	State Savings Bank	Marlette	June 11	Nov. 21	$ 25 00
100	Marquette County Savings Bank	Marquette	Feb. 19	Aug. 29	78 32
137	Commercial Savings Bank	Marshall	Feb. 5	July 25	80 24
198	G. W. Jones' Exchange Bank	Marcellus	May 15	Oct. 30	26 78
22	Farmers' Bank	Mason	Jan. 3	July 25	25 00
107	First State and Savings Bank	Mason	Jan. 2	July 23	25 00
168	First State Bank	Mendon	Feb. 7	July 23	25 00
334	Memphis State Bank	Memphis	May 31	Nov. 8	25 00
324	Commercial Bank	Menominee	Feb. 17	July 23	25 00
285	State Bank	Merrill	Mar. 20	Aug. 30	25 00
274	Farmers' State Bank	Middleville	Mar. 14	Aug. 2	29 32
87	Midland County Savings Bank	Midland	June 4	Dec. 6	25 00
309	People's Savings Bank	Midland	June 5	Dec. 5	25 00
77	Farmers and Merchants' Bank	Milan	April 20	Sept. 10	25 78
288	Minden City State Bank	Minden City	Feb. 5	July 18	25 00
318	B. Dansard & Son's State Bank	Monroe	April 16	Sept. 4	32 24
321	Monroe State Savings Bank	Monroe	April 18	Sept. 6	25 00
202	Wakefield State Bank	Morenci	Feb. 14	Aug. 23	38 10
222	Citizens' Savings Bank	Mt. Clemens	Jan. 24	Aug. 20	42 50
51	Mt. Clemens Savings Bank	Mt. Clemens	Jan. 22	Aug. 21	123 20
158	Ullrich Savings Bank	Mt. Clemens	June 26	Dec. 17	77 61
170	Exchange Savings Bank	Mt. Pleasant	Jan. 23	Aug. 1	28 77
277	Isabella County State Bank	Mt. Pleasant	Jan. 22	July 31	30 89
189	Munising State Bank	Munising	Feb. 15	Aug. 24	25 00
60	Muskegon Savings Bank	Muskegon	April 4	Nov. 7	69 32
19	Farmers and Merchants' Bank	Nashville	May 29	Nov. 22	29 23
311	State Savings Bank	Nashville	Jan. 9	Aug. 14	25 00
245	New Haven Savings Bank	New Haven	Feb. 5	July 19	25 00
240	Niles City Bank	Niles	Jan. 24	Oct. 2	25 00
36	Pioneer Bank	North Branch	June 11	Nov. 13	29 33
145	Northville State Savings Bank	Northville	May 28	Oct. 16	30 42
349	Onaway State Banking Company	Onaway	Oct. 23	.....	25 00
280	Onaway State Savings Bank	Onaway	June 28	Oct. 24	25 00
190	Orion State Bank	Orion	Jan. 23	Aug. 15	25 00
199	State Savings Bank	Ovid	Jan. 22	Aug. 13	25 00
185	Citizens' Savings Bank	Owosso	May 8	Oct. 17	66 82
112	Owosso Savings Bank	Owosso	May 9	Oct. 16	70 19
328	Farmers' State Bank	Oxford	May 28	Oct. 22	25 00
34	Oxford Savings Bank	Oxford	Jan. 24	Aug. 15	41 80

List of banks examined.—Continued.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
59	Paw Paw Savings Bank	Paw Paw	Jan. 22	Oct. 1	$26 93
247	State Savings Bank of Peck	Peck	May 2	Oct. 17	25 00
132	State Bank of Perry	Perry	June 2	Nov. 7	25 00
119	First State Bank	Petoskey	Mar. 1	Aug. 22	43 43
348	Pigeon State Bank	Pigeon	Nov. 9		25 00
282	Citizens' State Savings Bank	Plainwell	April 12	Nov. 7	25 00
99	Plymouth United Savings Bank	Plymouth	Jan. 16	Aug. 16	49 75
275	American Savings Bank	Pontiac	April 9	Dec. 10	35 55
146	First Commercial Bank	Pontiac	April 10	Nov. 26	128 11
149	Oakland County Savings Bank	Pontiac	April 12	Dec. 17	70 30
211	Pontiac Savings Bank	Pontiac	June 4	Nov. 27	85 03
75	Commercial Bank	Port Huron	April 17	Dec. 18	198 42
49	Port Huron Savings Bank	Port Huron	April 16	Dec. 19	40 57
98	St. Clair County Savings Bank	Port Huron	June 25	Dec. 27	122 40
....	The United Home Protectors' Fraternity	Port Huron	Dec. 17		50 00
330	Maynard-Allen State Bank	Portland	June 19	Nov. 28	26 75
217	Quincy State Bank	Quincy	Jan. 15	July 11	25 00
69	State Bank of Reading	Reading	June 21	Dec. 7	25 00
206	Macomb County Savings Bank	Richmond (Lenox P. O)	Feb. 6	July 18	33 28
332	River Rouge Savings Bank	River Rouge	June 28	Nov. 28	25 00
224	Rochester Savings Bank	Rochester	May 26	Nov. 9	28 41
331	Rockford State Bank	Rockford	Mar. 29	Oct. 4	25 00
194	Romeo Savings Bank	Romeo	Feb. 8	July 16	54 25
25	Bank of Saginaw	Saginaw	June 19	Nov. 12	264 50
38	People's Savings Bank of East Saginaw	Saginaw	Mar. 12	Aug. 22	89 58
84	Saginaw County Savings Bank	Saginaw	June 18	Nov. 15	90 55
44	Savings Bank of East Saginaw	Saginaw	Mar. 13	Aug. 20	331 61
29	Commercial and Savings Bank	Saint Clair	Jan. 31	Oct. 3	38 42
39	Clinton County Savings Bank	Saint Johns	June 14	Nov. 19	49 93
45	State Bank of St. Johns	Saint Johns	May 26	Nov. 22	44 86
31	Union Banking Company	Saint Joseph	June 25	Nov. 13	40 70
42	Commercial Savings Bank	Saint Louis	Jan. 29	Aug. 20	28 19
197	Gratiot County State Bank	Saint Louis	Jan. 31	Aug. 21	25 00
265	The Citizens' Bank	Saline	Jan. 3	July 11	29 55
231	State Bank of Sandusky	Sandusky	May 1	Oct. 15	25 00
200	Truman Moss State Bank	Sandusky	April 30	Oct. 16	25 00
225	Saranac State Bank	Saranac	May 10	Nov. 15	25 00
350	Fruit Growers' State Bank	Saugatuck	Dec. 20		25 00
269	Central Savings Bank	Sault Ste. Marie	Feb. 15	Aug. 22	32 71

List of banks examined.—Concluded.

No.	Name of bank.	Location.	Date first examination.	Date second examination.	Amount paid.
54	Sault Savings Bank	Sault Ste. Marie	Feb. 12	Aug. 20	$93 67
251	Sebewaing State Bank	Sebewaing	Jan. 8	Aug. 13	25 00
204	State Savings Bank of Scottville	Scottville	Jan. 31	Aug. 21	25 00
175	Commercial State Bank	Shepherd	Jan. 24	July 30	25 00
327	South Grand Rapids State Bank	South Grand Rapids	June 18	Nov. 30	25 00
148	Citizens' State Bank	South Haven	Jan. 30	July 24	41 77
71	First State Bank	South Haven	Jan. 29	July 23	48 93
306	State Savings Bank	South Lyon	May 31	Oct. 15	25 00
278	South Range Bank	South Range	Feb. 19	Sept. 6	32 50
207	Sparta State Bank	Sparta	Jan. 23	July 11	25 00
279	State Bank	Standish	Jan. 22	Aug. 29	25 00
243	State Savings Bank	Stanton	Feb. 19	Aug. 6	25 00
270	Bank of Stephenson	Stephenson	Feb. 19	July 23	25 00
134	Citizens' State Bank	Sturgis	Jan. 17	July 9	41 92
290	Leelanau County Savings Bank	Sutton's Bay	Feb. 28	Sept. 20	25 00
151	Lilley State Bank	Tecumseh	Jan. 31	Sept. 11	25 00
156	Tecumseh State Savings Bank	Tecumseh	April 16	Nov. 19	27 57
258	First State Bank	Tekonsha	Jan. 24	Oct. 4	25 00
120	First State Savings Bank	Three Rivers	Jan. 22	Sept. 11	54 43
266	People's Savings Bank	Traverse City	Feb. 26	Sept. 17	34 02
138	Traverse City State Bank	Traverse City	Feb. 27	Sept. 18	159 66
341	State Savings Bank	Turner	June 28	Oct. 22	25 00
288	State Savings Bank	Unionville	Feb. 15	July 19	25 00
241	Bank of Vassar	Vassar	Jan. 15	July 23	25 00
192	State Savings Bank	Vassar	May 10	Oct. 11	26 66
344	Farmers State Bank	Vicksburg	Oct. 29		25 00
317	First State Bank	Vicksburg	May 14	Oct. 29	25 00
284	Wayland State Bank	Wayland	May 9	Oct. 10	25 00
105	Wayne Savings Bank	Wayne	Jan. 4	July 9	40 62
250	Whitehall State Bank	Whitehall	April 5	Sept. 19	25 00
294	Farmers' Savings Bank	White Pigeon	May 28	Nov. 1	25 00
35	Williamston State Bank	Williamston	Jan. 8	Nov. 7	30 91
329	Wolverine State Savings Bank	Wolverine	Mar. 6	Sept. 20	25 00
166	First Commercial and Savings Bank	Wyandotte	Mar. 19	Aug. 29	32 60
64	Wyandotte Savings Bank	Wyandotte	Mar. 20	Aug. 27	93 70
227	Yale State Bank	Yale	June 12	Nov. 21	25 00
86	Ypsilanti Savings Bank	Ypsilanti	Jan. 2	July 10	92 33
307	State Commercial and Savings Bank	Zeeland	May 24	Oct. 10	25 00
226	Zeeland State Bank	Zeeland	May 22	Oct. 8	61 40

REPORTS

OF THE

STATE BANKS AND TRUST COMPANIES

AS MADE TO THE COMMISSIONER OF THE STATE BANKING DEPARTMENT

JANUARY 29, APRIL 6, JUNE 18, AND SEPTEMBER 4, 1906.

No. 325.

THE ADDISON STATE SAVINGS BANK, ADDISON.

Organized October 11, 1905.

OREN B. BOWEN, *President;* FRED B. KLINE, L. S. TOWN, *Vice Presidents;*
HENRY F. DAVIS, *Cashier.*

DIRECTORS.—Oren B. Bowen, Fred B. Kline, Henry F. Davis, Dwight A. Curtis, Rolland C. Rothfuss, S. H. Raymond, L. S. Town.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$29,672 32	$35,654 65	$43,066 48	$44,874 40
Bonds, mortgages and securities	7,262 50	8,187 50	8,817 50	18,917 50
Premiums paid on bonds				
Overdrafts	669 93	155 61	7 41	85 07
Banking house		3,500 00	3,500 00	3,500 00
Furniture and fixtures	1,024 00	1,041 40	1,042 90	1,042 90
Stationery, books, etc	315 06	315 06	327 31	328 80
Other real estate				
Due from other banks and bankers (not reserve cities)				
Accrued interest	43 28	43 28	43 28	163 49
Items in transit				
United States bonds				
Due from banks in reserve cities	19,639 16	13,446 94	20,171 37	9,733 23
Exchanges for clearing house				
U. S. and National bank currency	2,169 00	2,829 00	426 00	917 00
Gold coin	725 00	90 00	10 00	180 00
Silver coin	479 40	148 50	576 60	494 05
Nickels and cents	75 40	75 21	71 50	81 14
Checks, cash items and internal revenue account	655 25	887 30	1,809 68	3,636 57
Totals	$62,730 30	$66,374 45	$79,870 03	$83,954 15
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid	377 05	471 61	823 39	714 25
Dividends unpaid				
Commercial deposits subject to check	25,452 25	19,884 55	27,016 76	24,449 84
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	6,000 09	12,127 33	13,387 67	14,480 34
Savings certificates of deposit	10,900 91	13,890 96	18,642 21	24,309 72
Notes and bills rediscounted				
Bills payable				
Totals	$62,730 30	$66,374 45	$79,870 03	$83,954 15

No. 162.

ADRIAN STATE SAVINGS BANK, ADRIAN.

Organized May 29, 1893.

R. A. WATTS, *President;* GEORGE A. WILCOX, *Vice President;* B. E. TOBIAS, *Cashier;* R. H. WATTS, *Assistant Cashier;* CHARLES S. WHITNEY, *Auditor.*

DIRECTORS.—Richard A. Watts, George A. Wilcox, William E. Jewett, R. A. Kaiser, Charles G. Wesley, W. O. Hunt, B. E. Tobias, A. D. Ellis, C. S. Whitney, R. H. Watts.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$479,512 86	$489,320 94	$551,871 75	$508,114 49
Bonds, mortgages and securities	523,225 02	509,206 52	508,465 97	508,156 40
Premiums paid on bonds	1,122 05	772 25	.....	.....
Overdrafts	976 43	1,069 95	464 71	44 54
Banking house	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures	4,000 00	4,000 00	4,000 00	2,000 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	6,437 77	1,415 00	3,197 23	2,822 48
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	87,255 93	128,858 39	126,819 68	124,041 98
Exchanges for clearing house	1,625 80	3,915 27	3,745 13	3,389 68
U. S. and National bank currency	22,848 00	26,173 00	23,313 00	21,502 00
Gold coin	25,985 00	25,890 00	25,855 00	26,570 00
Silver coin	5,957 60	2,067 75	1,216 55	617 35
Nickels and cents	327 98	184 39	148 24	123 33
Checks, cash items and internal revenue account	588 74	160 80	78 39	488 86
Totals	$1,189,863 18	$1,223,034 26	$1,279,175 65	$1,237,871 11
Liabilities.				
Capital stock paid in	$60,000 00	$60,000 00	$60,000 00	$60,000 00
Surplus fund	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits, less current expenses, interest and taxes paid	22,114 49	32,113 58	29,365 75	27,435 99
Dividends unpaid	.....	.....	462 00	36 00
Commercial deposits subject to check	278,258 77	259,737 97	325,634 78	244,285 08
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	751,562 23	794,823 20	791,633 99	827,767 89
Savings certificates of deposit	37,927 69	36,359 51	32,079 13	38,346 15
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,189,863 18	$1,223,034 26	$1,279,175 65	$1,237,871 11

No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

ALANSON BENNETT, *President;* DAVID METCALF, CHARLES G. HART, *Vice Presidents;* ERNEST N. SMITH, *Cashier.*

DIRECTORS.—A. H. Wood, Alanson Bennett, A. M. Stephenson, D. Metcalf, E. C. Sword, Charles G. Hart, Frank E. Priddy, John E. Bird.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$287,230 04	$282,524 12	$283,983 33	$333,694 34
Bonds, mortgages and securities	234,637 50	258,294 11	260,759 11	263,943 77
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	929 82	460 77	782 20	1,083 01
Banking house	12,000 00	12,000 00	12,000 00	12,000 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Due from U. S. treasurer	.....	.....	.....	2,500 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	820 01	5,350 00	5,350 00	4,024 97
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	37,813 71	54,344 48	105,072 56	60,465 84
Exchanges for clearing house	135 87	2,824 37	211 43	129 93
U. S. and National bank currency	23,508 00	26,546 00	29,180 00	19,077 00
Gold coin	4,478 00	5,288 00	4,993 00	3,528 00
Silver coin	5,494 80	3,658 00	2,929 00	1,469 85
Nickels and cents	593 87	845 99	923 78	1,124 48
Checks, cash items and internal revenue account	128 58	101 75	56 34	241 50
Totals	$609,770 20	$654,237 59	$708,240 75	$705,282 69
Liabilities.				
Capital stock paid in	$110,000 00	$110,000 00	$110,000 00	$110,000 00
Surplus fund	22,000 00	22,000 00	22,000 00	22,000 00
Undivided profits, less current expenses, interest and taxes paid	4,262 33	3,065 22	6,492 99	4,724 24
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	118,945 29	131,784 64	186,612 03	189,034 38
Commercial certificates of deposit	2,544 94	2,872 37	5,871 12	2,800 87
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	100 00	100 00
Cashier's checks outstanding	80 00	.....	.....	.....
Savings deposits	351,937 64	369,515 36	377,164 61	376,623 20
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	15,000 00	.....	.....
Totals	$609,770 20	$654,237 59	$708,240 75	$705,282 69

No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1869.

DELOS M. BAKER, *President;* H. V. C. HART, *Vice President and Cashier;* CLINTON D. HARDY, *Assistant Cashier.*

DIRECTORS.—Delos M. Baker, Clinton D. Hardy, Herman V. C. Hart, Warren J. Parker, H. L. Larwill, D. B. Morgan, Ambrose B. Park.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$167,106 58	$150,929 43	$182,699 30	$151,791 69
Bonds, mortgages and securities	455,200 08	448,176 63	457,888 27	451,840 06
Premiums paid on bonds	132 03	130 53	130 53	130 53
Overdrafts				
Banking house				
Furniture and fixtures				10,000 00
Suspense	122 09	122 34	124 32	1 98
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	1,010 00			480 00
United States bonds				
Due from banks in reserve cities	73,890 16	80,215 53	61,726 25	69,609 47
Exchanges for clearing house	12 04	115 50	46 25	
U. S. and National bank currency	14,865 00	18,561 00	17,455 00	17,775 00
Gold coin	11,352 50	7,722 50	8,032 50	7,997 50
Silver coin	1,525 70	2,637 20	2,419 25	1,877 50
Nickels and cents	452 54	467 96	289 35	82 09
Checks, cash items and internal revenue account	674 60	438 93	468 51	896 27
Totals	$726,343 32	$709,517 55	$731,279 53	$712,482 09
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid	10,113 36	8,637 66	10,658 73	7,901 34
Dividends unpaid	120 00	120 00		
Commercial deposits subject to check				
Commercial certificates of deposit				
Due to banks and bankers		309 09		
Certified checks			25 00	
Cashier's checks outstanding	663 70	1,432 04	2,094 92	4,179 67
Savings deposits	595,446 26	579,018 76	598,500 88	570,401 08
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$726,343 32	$709,517 55	$731,279 53	$712,482 09

No. 171.

WALDBY AND CLAY'S STATE BANK, ADRIAN.

Organized June 24, 1894.

FRANK W. CLAY, *President;* ROBERT S. MORELAND, *Vice President;* H. B. WALBY, *Cashier.*

DIRECTORS.—E. B. Waldby, H. B. Waldby, F. W. Clay, Rial Clay, J V. DeFoe, R. S. Moreland, Wm. H. Crane, A. W. Wood, J. W. Kirk.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$287,738 05	$294,239 72	$350,756 47	$374,288 26
Bonds, mortgages and securities	320,543 00	306,793 00	297,993 00	291,743 00
Premiums paid on bonds				
Overdrafts	158 06	92 98	69 30	34 99
Banking house	18,000 00	18,000 00	18,000 00	18,000 00
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)	1,171 29		965 32	136 25
Items in transit				
United States bonds				
Due from banks in reserve cities	102,101 35	117,532 09	95,671 31	77,262 43
Exchanges for clearing house	358 09	1,019 62	227 40	
U. S. and National bank currency	33,865 00	34,195 00	37,606 00	28,502 00
Gold coin		250 00	970 00	
Silver coin	2,034 35	2,431 80	1,674 15	1,208 70
Nickels and cents	182 19	156 32	109 69	66 56
Checks, cash items and internal revenue account	239 49	41 75	111 10	
Totals	$766,390 87	$774,752 28	$804,153 74	$791,242 19
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	11,000 00
Undivided profits, less current expenses, interest and taxes paid	3,428 42	5,045 31	6,635 73	2,063 07
Dividends unpaid				
Commercial deposits subject to check	149,665 29	147,244 68	155,695 84	151,988 92
Commercial certificates of deposit	12,029 93	11,996 49	10,276 78	7,237 16
Due to banks and bankers	1,509 65	1,124 54	270 62	3,095 52
Certified checks				
Cashier's checks outstanding				
Savings deposits	514,757 58	524,341 26	546,274 77	540,857 52
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$766,390 87	$774,752 28	$804,153 74	$791,242 19

No. 179.

ALBION STATE BANK, ALBION.

Organized March 29, 1895.

EUGENE P. ROBERTSON, *President;* WARREN S. KESSLER, *Vice President;*
DAVID A. GARFIELD, *Cashier.*

DIRECTORS.—Warren S. Kessler, Merritt O. Shepard, Augustus J. Gale, Seymour Y. Hill, David A. Garfield, Eugene P. Robertson, Wm. H. Rodenbach, O. A. Leonard.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$158,838 41	$166,043 26	$161,931 88	$150,105 74
Bonds, mortgages and securities	72,374 75	66,944 27	65,721 75	68,351 75
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	2,570 67	1,716 75	2,921 30	425 65
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,621 44	1,621 44	1,621 44	1,821 44
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	1,000 00
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	19,409 81	21,540 59	26,910 80	39,545 06
Exchanges for clearing house	319 37	1,485 22	190 57	3,219 29
U. S. and National bank cnrrency	6,719 00	9,012 00	8,625 00	5,159 00
Gold coin	1,672 50	2,925 00	1,910 00	2,432 50
Silver coin	1,182 60	4,197 50	1,514 05	1,852 05
Nickels and cents	63 88	199 23	114 27	109 27
Checks, cash items and internal revenue account	932 89	410 14	2,523 97	1,971 16
Totals	$265,705 32	$276,095 40	$273,985 03	$275,992 91
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	4,405 92	5,923 62	3,992 51	4,297 28
Dividends unpaid	3 00	.....	.....	45 00
Commercial deposits subject to check	36,706 80	41,152 64	36,225 36	46,412 93
Commercial certificates of deposit	18,041 89	21,338 72	21,891 47	14,303 36
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	141,547 71	137,680 42	146,875 69	150,934 34
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	5,000 00	10,000 00	5,000 00	.....
Totals	$265,705 32	$276,095 40	$273,985 03	$275,992 91

No. 167.

COMMERCIAL AND SAVINGS BANK, ALBION.

Organized September 30, 1893.

JOHN G. BROWN, *President;* FRANK E. PALMER, *Vice President;* CHARLES G. BIGELOW, *Cashier;* B. D. BROWN, *Assistant Cashier.*

DIRECTORS.—Edward Sutton, L. J. Wolcott, Samuel Dickie, Frank E. Palmer, John G. Brown, Washington Gardner, Chas. G. Bigelow, F. E. Allen, E. R. Loud.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$104,624 87	$112,255 40	$102,246 71	$116,282 08
Bonds, mortgages and securities	120,998 25	120,899 03	125,986 53	126,326 53
Premiums paid on bonds	1,329 50	1,329 50	1,177 90	1,177 90
Overdrafts	305 41	1,122 29	740 04	1,171 37
Banking house	5,400 00	5,400 00	5,400 00	5,400 00
Furniture and fixtures	2,150 00	2,150 00	2,150 00	2,150 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	26,786 18	30,418 23	34,799 97	36,120 87
Exchanges for clearing house	686 24	645 00	426 85	6,872 92
U. S. and National bank currency	5,587 00	5,616 00	6,757 00	4,901 00
Gold coin	4,335 00	4,995 00	4,560 00	4,035 00
Silver coin	603 65	1,906 15	2,596 75	3,375 75
Nickels and cents	113 51	198 80	226 07	104 07
Checks, cash items and internal revenue account	345 02	232 20	165 85	373 45
Totals	$273,264 63	$287,167 60	$287,233 67	$308,290 94
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid	3,382 46	4,831 11	5,147 89	4,003 45
Dividends unpaid				
Commercial deposits subject to check	47,703 48	47,046 43	44,876 27	56,338 32
Commercial certificates of deposit	15,654 08	21,355 53	20,167 28	23,892 07
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	164,524 61	171,934 53	175,042 73	181,057 10
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$273,264 63	$287,167 60	$287,233 67	$308,290 94

No. 314.

ALLEGAN STATE SAVINGS BANK, ALLEGAN.

Organized May 24, 1905.

J. W. CHADDOCK, *President;* H. A. DELANO, *Vice President;* W. H. CHADDOCK, *Cashier.*

DIRECTORS.—J. W. Chaddock, H. A. DeLano, W. H. Chaddock, Viola E. DeLano, Franc A. Chaddock.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$182,867 36	$165,290 90	$170,379 91	$160,848 16
Bonds, mortgages and securities	52,081 26	60,549 76	58,249 76	60,895 06
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	3,000 95	1,554 12	1,803 93	1,438 50
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate	100 00	100 00	100 00	100 00
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	10,585 31	19,410 66	18,765 24	18,316 76
Exchanges for clearing house	27 00	.....	117 83	107 86
U. S. and National bank currency	6,721 00	7,518 00	7,943 00	8,333 00
Gold coin	2,500 00	2,505 00	2,520 00	2,505 00
Silver coin	1,752 85	1,616 65	921 00	1,174 10
Nickels and cents	87.61	143 90	211 10	207 32
Checks, cash items and internal revenue account	295 18	356 07	704 82	178 20
Totals	$261,918 52	$260,945 06	$263,616 59	$256,003 96
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	.....	200 00	200 00	200 00
Undivided profits, less current expenses, interest and taxes paid	2,349 14	1,798 35	2,785 52	3,036 87
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	45,629 99	33,619 26	37,259 91	33,828 99
Commercial certificates of deposit	39,994 31	30,767 05	23,760 46	21,370 55
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	9,293 48	9,921 67	11,820 49	12,257 32
Savings certificates of deposit	134,651 60	154,038 73	157,790 21	155,310 23
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$261,918 52	$260,945 06	$263,616 59	$256,003 96

No. 323.

THE FIRST STATE BANK OF ALLEGAN, ALLEGAN.

Organized May 15, 1905.

B. D. PRITCHARD, *President;* M. V. B. MCALPINE, B. B. SUTPHIN, *Vice Presidents;* H. D. PRITCHARD, *Cashier.*

DIRECTORS.—M. C. Sherwood, W. J. Oliver, M. V. B. McAlpine, F. H. Green, B. B. Sutphin, C. R. Wilkes, B. D. Pritchard.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$88,960 90	$131,582 34	$162,269 40	$185,026 74
Bonds, mortgages and securities	22,411 07	35,761 07	41,046 07	47,460 57
Premiums paid on bonds				
Overdrafts	84 20	2,338 98	3,873 12	4,878 21
Banking house	6,057 79	6,057 79	6,057 79	6,057 79
Furniture and fixtures	1,300 64	1,310 39	1,685 39	1,785 39
Current expenses	65 51			
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	543 42	821 45	218 45	149 14
United States bonds				
Due from banks in reserve cities	23,789 30	18,150 26	18,818 58	25,042 87
Exchanges for clearing house				
U. S. and National bank currency	3,418 00	6,449 00	8,143 00	5,410 00
Gold coin	5,900 00	6,870 00	7,875 00	8,750 00
Silver coin	1,458 50	1,513 30	3,009 40	3,352 35
Nickels and cents	249 72	45 57	287 63	313 65
Checks, cash items and internal revenue account	5,804 50	4,077 68	916 27	1,275 96
Totals	$160,043 55	$214,977 83	$254,200 10	$289,502 17
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid		1,195 52	2,207 60	3,093 43
Dividends unpaid				
Commercial deposits subject to check	28,674 43	38,675 35	53,979 94	58,274 45
Commercial certificates of deposit	51,317 42	106,231 57	116,871 13	134,135 32
Due to banks and bankers				
Certified checks			300 00	300 00
Cashier's checks outstanding				
Savings deposits	14,126 81	18,875 39	30,841 43	43,698 97
Savings certificates of deposit	15,924 89			
Notes and bills rediscounted				
Bills payable				
Totals	$160,043 55	$214,977 83	$254,200 10	$289,502 17

No. 232.

ALMA STATE SAVINGS BANK, ALMA.

Organized May 1, 1901.

WILLIAM A. BAHLKE, *President;* JAMES W. ROBINSON, *Vice President;* GEORGE W. MOORE, *Cashier;* LUCIUS S. BAGLEY, *Assistant Cashier.*

DIRECTORS.—Wm. A. Bahlke, F. R. Hathaway, Daniel L. Sharrar, Geo. C. Parsons, Geo. W. Moore, J. W. Robinson, James E. Mitchell.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$77,093 42	$76,564 23	$79,979 17	$87,329 45
Bonds, mortgages and securities	51,314 54	52,062 88	53,332 88	53,810 11
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	257 56	48 23	109 23	244 68
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,675 00	1,675 00	1 675 00	1,675 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	553 19	150 00	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	26,316 60	19,892 30	27,840 18	17,548 83
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	7,545 00	6,246 00	5,357 00	7,550 00
Gold coin	640 00	735 00	475 00	267 50
Silver coin	1,446 55	1,585 00	1,078 75	1,275 25
Nickels and cents	123 47	126 69	130 23	78 81
Checks, cash items and internal revenue account	1,740 42	257 90	534 29	127 48
Totals	$168,705 75	$159,343 23	$170,511 73	$163,907 11
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	12,500 00	12,500 00	12,500 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid	772 87	1,532 57	2,399 27	306 75
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	51,120 43	46,267 80	57,988 88	52,147 20
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	7,421 74	9,329 14	8,044 35	10,065 73
Savings certificates of deposit	71,890 71	64,713 72	64,579 23	61,387 43
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$168,705 75	$159,343 23	$170,511 73	$163,907 11

No. 233.

FIRST STATE BANK OF ALMA, ALMA.

Organized June 15, 1901.

A. W. WRIGHT, *President;* W. S. TURCK, *Vice President;* ELY BREWBAKER, *Cashier.*

DIRECTORS.—A. W. Wright, W. S. Turck, G. S. Ward, L. A. Sharp. Ely Brewbaker.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$110,504 73	$115,676 80	$123,798 65	$140,890 67
Bonds, mortgages and securities	83,256 90	87,749 80	87,140 14	86,715 14
Premiums paid on bonds				
Overdrafts	1,545 77	318 47	800 02	103 15
Banking house				
Furniture and fixtures	500 00	500 00	500 00	500 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit		210 17	563 92	228 04
United States bonds				
Due from banks in reserve cities	71,849 93	58,701 69	27,352 04	17,804 15
Exchanges for clearing house			3,107 72	112 50
U. S. and National bank currency	7,131 00	8,930 00	6,382 00	8,658 00
Gold coin	2,540 00	570 00	810 00	205 00
Silver coin	1,174 15	1,501 30	1,380 05	1,805 60
Nickels and cents	362 63	423 99	355 78	226 65
Checks, cash items and internal revenue account	115 20	1,312 54	197 49	422 51
Totals	$278,980 31	$275,894 76	$252,387 81	$257,671 41
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	17,500 00	17,500 00	17,500 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid	1,482 87	3,392 29	4,472 47	1,974 87
Dividends unpaid	60 00			
Commercial deposits subject to check	71,171 62	68,851 21	52,221 01	52,956 95
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits		872 79	1,497 20	3,416 28
Savings certificates of deposit	158,765 82	155,278 47	146,697 13	149,323 31
Notes and bills rediscounted				
Bills payable				
Totals	$278,980 31	$275,894 76	$252,387 81	$257,671 41

No. 169.

ALPENA COUNTY SAVINGS BANK, ALPENA.

Organized April 12, 1894.

PATRICK CULLIGAN, *President;* FRANK C. HOLMES, *Vice President;* W. A. PRINCE, *Cashier.*

DIRECTORS.—Patrick Culligan, Frank C. Holmes, John Nicholson, Michael O'Brien, S. A. Davison, D. D. Hanover, Robert Montrose, W. H. Davison, Will A. Prince, Herman Besser, F. L. Richardson, P. H. Hoeft, Frank W. Gilchrist, Donald McRae.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$579,651 41	$612,318 86	$607,481 91	$630,112 41
Bonds, mortgages and securities	245,890 86	266,267 64	264,979 86	278,414 56
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	285 41	1,032 90	547 77	1,798 27
Banking house	34,732 24	34,732 24	34,732 24	34,732 24
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate	10,792 11	10,792 11	10,792 11	10,792 11
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	2,153 60	2,807 78	7,398 51	1,694 35
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	173,459 85	152,808 32	154,578 08	175,302 59
Exchanges for clearing house	1,819 56	2,245 41	2,335 50	2,907 17
U. S. and National bank currency	28,537 00	25,894 00	28,280 00	21,549 00
Gold coin	10,150 00	10,135 00	11,215 00	10,190 00
Silver coin	7,364 90	16,349 25	16,581 90	11,658 40
Nickels and cents	782 79	613 38	513 83	389 49
Checks, cash items and internal revenue account	366 39	226 61	103 05	244 25
Totals	$1,098,986 12	$1,139,223 50	$1,142,539 76	$1,182,784 84
Liabilities.				
Capital stock paid in	$85,000 00	$85,000 00	$85,000 00	$85,000 00
Surplus fund	64,000 00	64,000 00	64,000 00	70,000 00
Undivided profits, less current expenses, interest and taxes paid	4,064 68	14,353 07	15,587 44	10,130 27
Dividends unpaid	220 00	200 00	.....	65 00
Commercial deposits subject to check	259,236 49	268,842 10	243,032 36	220,058 13
Commercial certificates of deposit	234 93	236 21	42 12	5,973 42
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	556,179 29	594,839 18	623,457 23	693,015 85
Savings certificates of deposit	130,050 73	111,752 94	111,420 61	98,542 17
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,098,986 12	$1,139,223 50	$1,142,539 76	$1,182,784 84

No. 302.

THE FARMERS' STATE BANK OF ALTO, ALTO.

Organized October 18, 1904.

GEORGE E. BARTLETT, *President;* EDSON O'HARROW, JOHN Q. WATTS, *Vice Presidents;* FRANK E. CAMPAU, *Cashier;* C. M. CAMPAU, *Assistant Cashier.*

DIRECTORS.—George E. Bartlett, Edson O'Harrow, John Q. Watts, Volney C. Walton, John A. Ellis, Frank E. Campau, Fred C. Tillyer.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$37,793 32	$36,966 77	$32,168 28	$38,023 56
Bonds, mortgages and securities	6,495 00	10,785 00	17,810 00	20,440 00
Premiums paid on bonds	53 07	53 07	38 00	38 00
Overdrafts	.....	187 36	.....	8 40
Banking house	2,549 85	2,578 91	2,578 91	2,577 79
Furniture and fixtures	887 50	887 50	887 50	887 50
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	1,209 28	.....	5,092 56	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	18,187 06	7,779 87	10,995 35	6,753 89
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	1,289 00	3,063 00	1,756 00	3,382 00
Gold coin	317 50	437 50	572 50	342 50
Silver coin	317 15	432 30	347 30	458 60
Nickels and cents	81 61	94 63	71 90	34 74
Checks, cash items and internal revenue account	.....	.....	.....	.....
Totals	$69,180 34	$63,265 91	$72,318 30	$72,946 98
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	.....	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	747 70	1,149 99	1,246 62	1,560 90
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	16,975 65	9,614 51	9,817 24	7,299 20
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	15,842 64	16,720 69	23,222 23	22,947 26
Savings certificates of deposit	15,614 35	15,780 72	18,032 21	21,139 62
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$69,180 34	$63,265 91	$72,318 30	$72,946 98

No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1869.
Reorganized December 9, 1889.

CHARLES E. HISCOCK, *President;* WM. D. HARRIMAN, *Vice President;* MICHAEL J. FRITZ, *Cashier;* CARL F. BRAUN, WM. L. WALZ, *Assistant Cashiers.*

DIRECTORS.—David Rinsey, Wm. D. Harriman, Charles H. Worden, Charles E. Hiscock, M. J. Fritz, Walter C. Mack.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$475,401 53	$501,628 46	$547,882 52	$594,054 97
Bonds, mortgages and securities	1,334,878 01	1,341,764 69	1,350,557 34	1,360,670 35
Premiums paid on bonds	5,335 40	5,335 40	5,335 40	4,335 40
Overdrafts	3,340 68	2,891 92	5,121 18	2,182 83
Banking house	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures	6,417 32	6,417 32	6,417 32	6,417 32
Other real estate	31,838 54	31,032 01	32,882 01	32,632 01
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	63 00	.....
Due from U. S. treasurer	.....	.....	2,000 00	.....
United States bonds	12,000 00	12,000 00	12,000 00	12,000 00
Due from banks in reserve cities	161,727 79	158,856 41	169,700 99	176,731 10
Exchanges for clearing house	1,385 79	4,775 35	4,037 87	2,463 29
U. S. and National bank currency	97,833 00	105,113 00	78,661 00	53,566 00
Gold coin	69,247 50	67,720 00	70,155 00	67,640 00
Silver coin	13,500 00	15,500 00	13,000 00	13,000 00
Nickels and cents	687 04	870 28	1,562 81	1,187 68
Checks, cash items and internal revenue account	84 64	418 17	191 59	3,333 01
Totals	$2,243,677 24	$2,284,323 01	$2,329,568 03	$2,360,213 96
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits, less current expenses, interest and taxes paid	14,439 00	27,002 30	43,030 80	31,904 71
Dividends unpaid	187 00	560 33	337 00	202 00
Commercial deposits subject to check	308,207 98	303,926 77	270,275 30	304,558 18
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	24,888 54	27,767 45	45,596 80	48,727 32
Certified checks	1,269 89	1,225 94	1,289 67	3,928 78
Cashier's checks outstanding	437 33	.....	1,015 49	588 02
Savings deposits	1,540,739 70	1,572,468 09	1,612,527 59	1,616,564 34
Savings certificates of deposit	103,507 80	101,372 13	105,495 38	103,740 61
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$2,243,677 24	$2,284,323 01	$2,329,568 03	$2,360,213 96

No. 26.

FARMERS' AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1882.

REUBEN KEMPF, *President;* W. C. STEVENS, *Vice President;* FREDERICK H. BESLER, *Cashier;* H. A. WILLIAMS, *Assistant Cashier.*

DIRECTORS.—Wm. C. Stevens, Ambrose Kearney, Wm. F. Breakey, D. Fred Schairer, Reuben Kempf, Junius E. Beal, G. Frank Allmendinger, Oliver M. Martin, H. G. Prettyman.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$390,467 85	$404,692 47	$422,271 05	$371,841 37
Bonds, mortgages and securities	408,887 69	425,887 69	424,882 71	390,471 63
Premiums paid on bonds	400 00	400 00	400 00	315 75
Overdrafts	739 93	447 88	579 70	644 84
Banking house	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate	11,000 00	11,000 00	11,500 00	10,500 00
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	25,002 81	21,790 16	18,563 23	18,127 80
United States bonds	10,000 00	10,000 00	10,000 00	10,000 00
Due from banks in reserve cities	114,536 35	101,783 70	44,495 54	81,781 31
Exchanges for clearing house	1,640 05	2,263 78	1,293 61	2,235 28
U. S. and National bank currency	28,974 00	14,422 00	17,491 00	6,710 00
Gold coin	18,910 00	21,827 50	22,305 00	25,645 00
Silver coin	4,342 20	8,656 50	9,311 45	6,277 75
Nickels and cents	900 99	865 67	960 88	927 16
Checks, cash items and internal revenue account	576 01	1,999 15	387 50	566 94
Totals	$1,045,877 88	$1,055,536 50	$1,013,941 67	$955,544 83
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid	18,496 18	18,844 51	21,706 57	21,603 99
Dividends unpaid	50 00	.....	.....	.....
Commercial deposits subject to check	211,751 16	262,118 66	223,423 92	186,231 07
Commercial certificates of deposit	165,073 07	144,612 38	128,968 18	119,090 92
Due to banks and bankers	29,440 74	19,954 44	24,741 12	20,069 19
Certified checks	2,000 00	2,008 16	520 00	.....
Cashier's checks outstanding	576 17	681 42	2,112 00	1,832 56
Savings deposits	518,490 56	507,316 93	512,469 88	506,717 10
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,045,877 88	$1,055,536 50	$1,013,941 67	$955,544 83

No. 333.

THE GERMAN-AMERICAN SAVINGS BANK, ANN ARBOR.

Organized June 28, 1905.

CLEMENT W. GILL, *President;* GEORGE J. MANN, PAUL SNAUBLE, *Vice Presidents;* EDWARD L. SEYLER, *Cashier.*

DIRECTORS.—Clement W. Gill, John M. Feiner, George Walker, Chas. W. Wagner, Paul Snauble, William H. Murray, George J. Mann, John Lindenschmitt, Edward L. Seyler.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	.....	$6,929 66	$39,778 11	$68,476 57
Bonds, mortgages and securities	.....	150 00	13,550 00	23,270 00
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	.....	.....	49	273 53
Banking house	.....	5,000 00	5,000 00	5,000 00
Furniture and fixtures	.....	5,600 00	6,812 73	6,913 25
Current expenses and taxes paid	.....	1,418 50	1,688 65	2,007 85
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	.....	19,276 12	32,341 66	22,434 30
Exchanges for clearing house	.....	992 27	707 77	249 42
U. S. and National bank currency	.....	13,266 00	9,002 00	4,894 00
Gold coin	.....	95 00	710 00	1,785 00
Silver coin	.....	2,325 65	1,483 00	1,433 50
Nickels and cents	.....	3 46	5 22	34 70
Checks, cash items and internal revenue account	.....	.....	.....	.....
Totals	.....	$55,056 66	$111,079 63	$136,772 12
Liabilities.				
Capital stock paid in	.....	$25,280 00	$37,630 00	$49,585 00
Surplus fund	.....	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	16,852 09	33,988 74	33,426 02
Commercial certificates of deposit	.....	4,286 00	8,615 25	6,946 61
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	553 08	.....	.....
Savings deposits	.....	8,085 49	31,745 64	46,814 49
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	.....	$55,056 66	$111,079 63	$136,772 12

No. 144.

STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

W. J. BOOTH, *President;* WM. ARNOLD, *Vice President;* C. JOHN WALZ, JR., *Cashier.*

DIRECTORS.—John Haarer, William J. Booth, John V. Sheehan, Wm. Arnold, James H. Wade, John Koch, Christian Martin, N. J. Kyer, Henry S. Carhart, V. C. Vaughan, Eugene F. Mills, Dan F. Zimmerman, Henry W. Douglass.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$375,153 38	$396,904 01	$405,243 30	$389,436 21
Bonds, mortgages and securities	409,645 75	436,758 75	446,483 75	434,558 75
Premiums paid on bonds				
Overdrafts	394 18	519 13	655 68	495 08
Banking house	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	4,509 67	5,021 10	7,558 18	7,068 04
United States bonds				
Due from banks in reserve cities	126,968 47	132,404 28	90,913 69	97,983 87
Exchanges for clearing house	1,847 25	701 28	849 16	1,400 56
U. S. and National bank currency	27,378 00	29,903 00	29,599 00	27,430 00
Gold coin	19,487 10	20,005 00	18,483 50	18,982 50
Silver coin	1,389 10	5,204 55	1,634 60	983 30
Nickels and cents	214 55	292 58	77 38	126 38
Checks, cash items and internal revenue account	48 34	142 74	396 57	140 29
Totals	$998,985 69	$1,059,856 42	$1,033,895 31	$990,534 98
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid	16,131 31	19,309 03	17,771 95	20,156 35
Dividends unpaid	26 67			
Commercial deposits subject to check	212,653 24	225,993 17	217,015 32	190,166 00
Commercial certificates of deposit				
Due to banks and bankers		15,081 68	10,188 34	9,579 91
Certified checks				
Cashier's checks outstanding				
Savings deposits	584,996 68	605,534 23	617,091 45	602,938 02
Savings certificates of deposit	105,177 79	113,938 31	91,828 25	87,694 10
Notes and bills rediscounted				
Bills payable				
Totals	$998,985 69	$1,059,856 42	$1,033,895 31	$990,534 98

No. 228.

ARMADA SAVINGS BANK, ARMADA.

Organized February 13, 1901.

BERT C. PRESTON, *President;* GEORGE H. HEBBLEWHITE, *Vice President;* J. E. MACAULAY, *Cashier;* CHAS. F. LATHROP, *Assistant Cashier.*

DIRECTORS.—George H. Hebblewhite, John L. Preston, Frank E. Lathrop, Bert C. Preston, James H. McDonald.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$84,005 21	$87,774 31	$88,536 44	$98,033 94
Bonds, mortgages and securities	81,800 00	83,825 00	86,375 00	89,725 00
Premiums paid on bonds				
Overdrafts	316 54	447 69	3,557 84	162 85
Banking house	3,700 00	3,700 00	3,700 00	3,700 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	3,738 84	3,161 56	2,440 75	4,662 22
United States bonds				
Due from banks in reserve cities	19,111 98	40,267 08	31,582 19	21,848 08
Exchanges for clearing house				
U. S. and National bank currency	5,597 00	4,137 00	4,748 00	6,825 00
Gold coin	1,985 00	2,280 00	1,885 00	2,680 00
Silver coin	1,638 15	1,355 40	1,692 45	1,350 95
Nickels and cents	70 85	43 85	89 59	114 07
Checks, cash items and internal revenue account				
Totals	$203,963 57	$228,991 89	$226,607 26	$231,102 11
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	1,800 00	1,800 00	1,800 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid	6,800 49	8,082 45	8,201 79	6,062 95
Dividends unpaid	6 00			6 00
Commercial deposits subject to check	24,776 34	35,523 53	27,635 10	31,234 91
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	124,849 43	141,582 61	147,271 80	146,034 52
Savings certificates of deposit	20,731 31	17,003 30	16,698 57	20,763 73
Notes and bills rediscounted				
Bills payable				
Totals	$203,963 57	$228,991 89	$226,607 26	$231,102 11

No. 213.

ATHENS STATE AND SAVINGS BANK, ATHENS.

Organized April 15, 1899.

I. E. WELLS, *President;* W. M. ALBERTSON, *Vice President;* CHAS. A. STANDIFORD, *Cashier;* H. G. LEWIS, *Assistant Cashier.*

DIRECTORS.—I. E. Wells, S. W. Holmes, J. F. Culp, W. M. Albertson, Chas A. Standiford, A. H. Harrison, R. H. Lewis.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$68,129 04	$74,017 32	$71,485 75	$71,812 55
Bonds, mortgages and securities	38,392 00	37,642 00	36,742 00	36,700 44
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	6,458 71	4,470 97	7,448 71	3,890 36
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	1,975 00	1,975 00	1,975 00	1,975 00
Expenses and interest paid	.....	.....	.....	71 29
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	1,482 09	1,130 62	2,091 70	1,922 30
Items in transit	.....	226 00	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	11,135 67	4,739 85	8,022 96	9,914 78
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	3,494 00	4,764 00	3,257 00	2,005 00
Gold coin	3,405 00	3,635 00	3,645 00	4,050 00
Silver coin	906 90	1,292 45	598 20	499 15
Nickels and cents	123 74	121 46	47 89	65 67
Checks, cash items and internal revenue account	358 43	454 80	335 06	477 39
Totals	$138,860 58	$137,469 47	$138,649 27	$136,373 93
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	288 04	433 84	576 96	.....
Dividends unpaid	270 00	200 00	200 00	250 00
Commercial deposits subject to check	35,708 89	24,577 45	26,810 57	25,264 78
Commercial certificates of deposit	82,593 65	75,685 84	65,261 93	59,558 20
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	16,572 34	25,799 81	31,300 95
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$138,860 58	$137,469 47	$138,649 27	$136,373 93

No. 236.

STATE BANK OF FRANK W. HUBBARD & CO., BAD AXE.

Organized July 10, 1901.

FRANK W. HUBBARD, *President;* JOHN RYAN, *Vice President and Cashier;* WILLARD VARTY, *Assistant Cashier.*

DIRECTORS.—Frank W. Hubbard, Elizabeth L. Hubbard, John Ryan, Maggie Ryan. Harry H. Simpson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$194,677 46	$214,313 90	$226,357 00	$218,218 73
Bonds, mortgages and securities	37,832 43	36,477 43	34,098 56	37,966 96
Premiums paid on bonds				
Overdrafts	1,750 88	494 13	1,083 06	1,010 99
Banking house	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures	794 37	828 27	843 52	843 52
Other real estate	11,453 47	11,453 47	11,453 47	11,453 47
Due from other banks and bankers (not reserve cities)	1,930 41	3,196 83	1,628 64	971 20
Items in transit				
United States bonds				
Due from banks in reserve cities	48,659 17	31,806 75	25,624 12	21,098 12
Exchanges for clearing house	4,068 74	7,336 81	7,599 40	13,528 34
U. S. and National bank currency	2,631 00	2,055 00	2,667 00	977 00
Gold coin	3,135 00	1,980 00	2,240 00	2,910 00
Silver coin	1,366 35	1,327 40	651 35	563 80
Nickels and cents	180 18	214 80	175 85	156 78
Checks, cash items and internal revenue account	2,443 86	5,129 73	2,845 04	539 25
Totals	$321,923 32	$327,524 52	$328,287 01	$321,253 16
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	4,611 26	4,994 79	6,299 30	6,239 32
Dividends unpaid				
Commercial deposits subject to check	138,752 32	140,365 89	143,369 09	151,516 44
Commercial certificates of deposit				
Due to banks and bankers	3,174 70	1,990 23	1,272 26	456 92
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	135,385 04	140,273 61	137,346 36	143,040 48
Notes and bills rediscounted				
Bills payable				
Totals	$321,923 32	$327,524 52	$328,287 01	$321,253 16

No. 237.

STATE SAVINGS BANK OF BAD AXE, BAD AXE.

Organized June 22, 1901.

A. E. SLEEPER, *President;* A. L. WRIGHT, *Vice President;* JAMES BALDWIN, *Cashier;* JAPHETH HIND, *Assistant Cashier.*

DIRECTORS.—A. E. Sleeper, A. L. Wright, James Baldwin, Clara Baldwin, Charles D. Thompson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$106,208 80	$107,067 66	$126,288 26	$121,456 78
Bonds, mortgages and securities	33,217 92	42,494 22	45,072 82	53,763 27
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	230 21	4 67	22 45	10
Banking house	6,900 00	6,900 00	6,900 00	6,900 00
Furniture and fixtures	1,100 00	1,100 00	1,100 00	1,100 00
Other real estate	1,866 35	2,587 87	2,485 77	4,044 16
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	895 00	.....	255 22	85 00
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	41,801 95	48,071 77	32,317 72	32,916 48
Exchanges for clearing house	.....	9 00	227 76	443 04
U. S. and National bank currency	4,667 00	2,466 00	3,709 00	3,521 00
Gold coin	1,195 00	1,025 00	1,145 00	1,515 00
Silver coin	640 35	1 348 25	412 00	892 15
Nickels and cents	64 70	122 47	110 21	106 83
Checks, cash items and internal revenue account	261 79	333 74	2,870 69	1,645 74
Totals	$199,049 07	$213,530 65	$222,916 90	$228,389 55
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	2,801 00	2,615 19	1,533 27	2,184 59
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	51,368 86	63,828 42	67,680 65	67,842 16
Commercial certificates of deposit	114,879 21	117,087 04	123,702 98	128,362 80
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$199,049 07	$213,530 65	$222,916 90	$228,389 55

No. 337.

THE STATE-EXCHANGE BANK, BANCROFT.

Organized April 24, 1906.

T. M. EULER, *President;* C. E. WARD, *Vice President;* E. P. SHERMAN, *Cashier.*

DIRECTORS.—T. M. Euler, W. H. Payne, C. E. Ward, Aaron Herrick, M. A. Davis, C. B. Simonson, J. E. Symes.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	.....	.....	$18,902 63	$25,148 10
Bonds, mortgages and securities	.....	.....	12,300 00	13,785 00
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	.....	.....	159 61	289 96
Banking house	.....	.....	7,500 00	7,500 00
Furniture and fixtures	.....	.....	2,500 00	2,500 00
Expense and interest paid	.....	.....	376 10	56 64
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	.....	.....	18,704 25	20,331 13
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	.....	.....	5,968 00	4,941 00
Gold coin	.....	.....	517 50	617 50
Silver coin	.....	.....	393 50	680 00
Nickels and cents	.....	.....	71 57	79 54
Checks, cash items and internal revenue account	.....	.....	20 75	.....
Totals	.....	.....	$67,413 91	$75,928 87
Liabilities.				
Capital stock paid in	.....	.....	$19,500 00	$20,000 00
Surplus fund	.....	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	.....	16,735 14	11,563 74
Commercial certificates of deposit	.....	.....	31,137 64	44,365 13
Due to banks and bankers	.....	.....	41 13	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	.....	.....	$67,413 91	$75,928 87

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President and Cashier;* ALVIN CHAPMAN, *Vice President.*

DIRECTORS.—Alvin Chapman, Wm. Broadwell, Anson Goss, J. E. Sebring, Emma C. McNitt, William Charles, Wm. Chapman, Olia De Haven, Rebecca Fausnaugh.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$98,208 12	$90,222 19	$89,138 24	$101,673 55
Bonds, mortgages and securities	131,897 98	129,614 17	141,264 98	120,856 85
Premiums paid on bonds	276 83	276 83	276 83	276 83
Overdrafts	574 12	476 76	.....	1,133 94
Banking house	.....	.....	.....	.....
Furniture and fixtures	575 00	575 00	575 00	575 00
Other real estate	2,860 65	2,860 65	2,860 65	2,860 65
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	62,792 27	57,237 03	28,070 85	43,176 58
Exchanges for clearing house	565 52	795 02	1,639 47	1,125 70
U. S. and National bank currency	10,836 20	6,488 00	10,849 00	18,265 00
Gold coin	2,792 00	2,792 00	2,112 00	2,112 00
Silver coin	1,117 72	980 00	1,025 00	735 00
Nickels and cents	427 39	235 67	242 90	115 72
Checks, cash items and internal revenue account	.....	.....	.....	.....
Totals	$312,923 80	$292,553 32	$278,054 92	$292,906 82
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	11,000 00	11,000 00	11,000 00	11,500 00
Undivided profits, less current expenses, interest and taxes paid	917 41	1,413 90	1,722 67	1,204 26
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	91,566 69	78,061 42	67,012 13	78,698 34
Commercial certificates of deposit	37,389 80	26,478 44	23,779 49	18,476 23
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	22,921 81	19,868 85	19,823 36	19,677 80
Savings certificates of deposit	124,128 09	130,730 71	129,717 27	138,350 19
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$312,923 80	$292,553 32	$278,054 92	$292,906 82

No. 93.

CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

CHAS. T. ALLEN, *President;* W. H. ELDRED, *Vice President;* FREDERICK A. ALLWARDT, *Cashier;* N. Y. GREEN, *Assistant Cashier.*

DIRECTORS.—Chas. T. Allen, Willard H. Eldred, L. A. Dudley, R. P. Kingman, Robt. Binder, Maier Maas, Chas. C. Green.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$843,065 10	$933,814 56	$937,705 33	$973,783 78
Bonds, mortgages and securities	291,547 50	297,814 64	307,607 50	353,373 03
Premiums paid on bonds	.....	.....	.....	.....
Interest paid	.....	14,884 36	.....	.....
Overdrafts	437 21	437 21	435 66	446 14
Banking house	.....	.....	.....	.....
Furniture and fixtures	18,000 00	17,577 50	17,577 50	17,577 50
Other real estate	2,342 23	2,342 23	2,342 23	2,342 23
Due from other banks and bankers (not reserve cities)	360 77	.....	715 92	.....
Items in transit	6,005 63	7,111 39	5,625 54	3,248 48
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	110,814 23	130,330 76	160,366 03	106,989 40
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	49,693 00	55,154 00	53,028 00	55,848 00
Gold coin	37,182 50	40,120 00	40,435 00	40,130 00
Silver coin	17,014 75	14,557 30	13,763 30	12,913 50
Nickels and cents	1,934 61	1,557 94	949 26	727 01
Checks, cash items and internal revenue account	5,680 76	11,608 62	9,017 30	15,890 52
Totals	$1,384,078 29	$1,527,310 51	$1,549,568 57	$1,583,269 54
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	65,000 00	65,000 00	65,000 00	65,000 00
Undivided profits, less current expenses, interest and taxes paid	4,948 32	12,808 49	4,239 67	9,931 63
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	145,476 87	249,092 27	225,532 71	210,408 01
Commercial certificates of deposit	47,470 07	46,579 70	48,562 44	46,870 08
Due to banks and bankers	910 62	1,689 22	1,731 97	1,235 42
Certified checks	452 60	.....	.....	10 00
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	1,069,819 81	1,102,140 83	1,154,501 78	1,199,814 40
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,384,078 29	$1,527,310 51	$1,549,568 57	$1,583,269 54

No. 178.

MERCHANTS SAVINGS BANK, BATTLE CREEK.

Organized March 28, 1895.

AMBROSE M. MINTY, *President;* SCOTT FIELD, *Vice President and Cashier;* H. A. ROWLES, *Assistant Cashier.*

DIRECTORS.—A. M. Minty, Scott Field, Frank Turner, Isaac Amberg, R. F. Hoffmaster, F. H. Boos.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$293,170 89	$311,470 39	$425,417 51	$406,122 24
Bonds, mortgages and securities	349,855 94	350,149 35	372,062 57	356,847 43
Premiums paid on bonds				
Overdrafts	3,774 26	2,591 91	1,944 76	285 53
Banking house	21,345 67	24,815 39	25,000 00	25,000 00
Furniture and fixtures		4,222 86	4,638 08	4,699 20
Other real estate	6,798 82	2,000 00	2,000 00	
Due from other banks and bankers (not reserve cities)				18,179 69
Items in transit	836 58	414 45	851 85	744 66
United States bonds				
Due from banks in reserve cities	82,775 15	129,360 79	84,089 04	113,806 16
Exchanges for clearing house				
U. S. and National bank currency	24,028 00	29,265 00	28,023 00	31,947 00
Gold coin	13,465 00	11,035 00	12,430 00	11,800 00
Silver coin	4,588 00	4,295 00	3,642 00	2,797 00
Nickels and cents	278 10	104 82	147 26	126 35
Checks, cash items and internal revenue account	302 87	1,893 50	158 11	1,341 87
Totals	$801,219 28	$871,618 46	$960,404 18	$973,697 13
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	12,773 03	12,976 59	19,482 48	18,721 64
Dividends unpaid	40 00			
Commercial deposits subject to check	64,390 51	78,836 62	108,714 69	107,138 56
Commercial certificates of deposit	25,523 89	24,457 67	35,926 25	33,403 12
Due to banks and bankers	15,167 95	19,363 86	3,111 21	5,228 63
Certified checks				
Cashier's checks outstanding				
Savings deposits	623,323 90	675,983 72	713,169 55	749,205 18
Savings certificates of deposit				
Notes and bills rediscounted			20,000 00	
Bills payable				
Totals	$801,219 28	$871,618 46	$960,404 18	$973,697 13

No. 63.

BAY CITY BANK, BAY CITY.

Organized September 4, 1871.

GEORGE H. YOUNG, *President;* J. WENTWORTH, *Vice President;* H. C. MOULTHORP, *Cashier.*

DIRECTORS.—George H. Young, Justin Wentworth, Alvin Peter, Fremont B. Chesbrough, George K. Wentworth, F. E. Tyler, Wm. A. Young, Walter D. Young.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$909,575 20	$918,642 85	$910,806 76	$853,410 24
Bonds, mortgages and securities	585,829 48	610,628 48	595,458 48	638,890 18
Premiums paid on bonds	14,440 40	14,579 40	14,579 40	14,000 00
Overdrafts	1,604 31	2,042 06	2,627 36	2,718 49
Banking house	.....	.....	.....	.....
Furniture and fixtures	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate	5,650 00	5,450 00	5,450 00	5,450 00
Due from other banks and bankers (not reserve cities)	1,791 88	822 38	8,438 46	2,491 23
Items in transit	.....	.....	.....	.....
United States bonds	23,780 00	23,780 00	23,780 00	23,780 00
Due from banks in reserve cities	430,301 14	321,885 13	344,208 81	404,127 21
Exchanges for clearing house	4,313 89	2,649 13	5,216 34	4,116 36
U. S. and National bank currency	83,273 00	70,052 00	78,023 00	69,464 00
Gold coin	39,670 00	39,465 00	45,000 00	41,080 00
Silver coin	6,274 25	5,176 05	7,484 35	4,148 70
Nickels and cents	517 63	649 96	265 47	455 85
Checks, cash items and internal revenue account	72 54	4,074 75	4,500 84	1,260 06
Totals	$2,114,093 22	$2,026,897 19	$2,052,839 27	$2,072,392 32
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid	25,011 70	33,663 66	29,134 59	38,645 61
Dividends unpaid	24 00	.....	.....	.....
Commercial deposits subject to check	278,879 85	278,371 57	272,877 16	297,468 62
Commercial certificates of deposit	247,282 45	248,363 68	277,741 41	272,110 57
Due to banks and bankers	49,676 37	47,188 51	34,479 40	35,907 09
Certified checks	.....	550 00	900 50	860 45
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	1,263,218 85	1,168,759 77	1,187,706 21	1,177,399 98
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$2,114,093 22	$2,026,897 19	$2,052,839 27	$2,072,392 32

No. 43.

BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

THOMAS CRANAGE, *President;* H. M. GILLETT, *Vice President;* JOHN MULHOLLAND, *Treasurer.*

DIRECTORS.—Thomas Cranage, N. A. Eddy, H. M. Gillett, Gustaves Hine, Fred T. Norris, Geo. D. Jackson, John Mulholland.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$351,772 67	$376,543 13	$355,439 06	$381,179 47
Bonds, mortgages and securities	352,068 82	359,568 82	368,574 02	353,374 02
Premiums paid on bonds	3,653 75	3,653 75	3,653 75	3,063 05
Overdrafts	14 58	20 10	19 03	13 51
Banking house				
Furniture and fixtures	5,500 00	5,500 00	5,500 00	5,500 00
Other real estate	8,488 39	8,488 39	8,488 39	7,988 39
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	133,815 69	95,799 97	133,220 95	127,033 62
Exchanges for clearing house	1,914 00	1,463 17	8,352 12	2,307 22
U. S. and National bank currency	33,282 00	36,371 00	35,884 00	37,288 00
Gold coin	9,623 00	10,380 00	9,505 00	11,110 00
Silver coin	1,000 00	1,632 00	1,045 00	977 00
Nickels and cents	57 24	70 57	247 00	240 68
Checks, cash items and internal revenue account				
Totals	$901,190 14	$899,490 90	$929,928 32	$930 074 96
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid	7,979 58	13,250 50	17,790 68	10,917 92
Dividends unpaid				
Commercial deposits subject to check	113,961 37	76,934 93	105,617 95	111,291 47
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	622,694 52	641,720 04	640,192 49	641,360 51
Savings certificates of deposit	81,554 67	92,585 43	91,327 20	91,505 06
Notes and bills rediscounted				
Bills payable				
Totals	$901,190 14	$899,490 90	$929,928 32	930,074 96

No. 30.

THE COMMERCIAL BANK, BAY CITY.

Organized August 15, 1888.

CHARLES R. HAWLEY, *President;* CHARLES C. WHITNEY, *Vice President;* JAMES R. WATROUS, *Cashier.*

DIRECTORS.—Charles C. Whitney, C. R. Hawley, Benjamin Boutell, Robert C. Bialy. John C. Weadock, J. R. Watrous, Guy H. Moulthrop, W. H. Sharp, M. J. Bialy.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$533,428 19	$581,489 64	$565,718 33	$514,575 47
Bonds, mortgages and securities	108,233 50	142,523 50	162,798 50	99,238 50
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	2,653 35	857 26	3,891 64	4,561 90
Banking house	.....	.....	.....	.....
Furniture and fixtures	6,117 67	6,117 67	6,117 67	6,117 67
Other real estate	12,057 00	12,057 00	9,477 00	9,477 00
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	8,324 46	1,980 93	2,863 18	5,070 73
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	79,320 25	88,364 33	26,756 86	64,668 60
Exchanges for clearing house	3,042 01	2,000 51	2,949 40	5,395 83
U. S. and National bank currency	63,253 50	32,054 50	29,865 00	17,827 00
Gold coin	48,392 50	8,725 00	33,240 00	9,855 00
Silver coin	7,433 75	4,259 82	3,707 10	5,278 18
Nickels and cents	602 51	276 35	238 50	744 50
Checks, cash items and internal revenue account	6,666 32	3,238 22	129 15	564 73
Totals	$879,525 01	$883,944 73	$847,752 33	$743,375 11
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid	6,160 38	10,434 53	14,741 67	5,767 08
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	407,777 25	361,836 96	323,270 51	243,752 18
Commercial certificates of deposit	2,856 25	530 10	2,401 98	961 74
Due to banks and bankers	.....	.....	.....	1,422 71
Certified checks	552 23	552 23	552 23	557 62
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	277,047 21	317,189 49	306,440 45	282,726 26
Savings certificates of deposit	70,131 69	78,401 42	85,345 49	83,187 52
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$879,525 01	$883,944 73	$847,752 33	$743,375 11

No. 96.

LUMBERMANS' STATE BANK, (WEST) BAY CITY.

Organized January 1, 1875.

JOHN M. KELTON, *President;* HENRY H. NORRINGTON, *Vice President;* D. M. SHAVER, *Acting Cashier.*

DIRECTORS.—John M. Kelton, S. O. Fisher, H. H. Norrington, Peter C. Smith, Adam Kolb.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$308,783 92	$293,927 07	$347,085 65	$319,667 71
Bonds, mortgages and securities	62,599 85	60,834 85	87,344 85	71,389 85
Premiums paid on bonds				
Overdrafts				
Banking house	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate	5,378 85	5,018 85	5,018 85	5,018 85
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	11,695 08	27,614 81	30,272 39	24,184 94
Exchanges for clearing house		12,421 48	524 35	1,002 55
U. S. and National bank currency	30,947 00	22,664 00	17,656 00	17,234 00
Gold coin	7,430 00	8,720 00	3,850 00	8,515 00
Silver coin	1,267 80	5,924 75	1,498 50	3,317 00
Nickels and cents	115 63	913 85	156 06	86 94
Checks, cash items and internal revenue account				
Totals	$441,218 13	$451,039 66	$506,406 65	$463,416 84
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	726 39	1,725 07	4,668 15	985 92
Dividends unpaid	30 00			
Commercial deposits subject to check	136,812 34	126,590 76	168,183 65	111,553 84
Commercial certificates of deposit	114,087 37	122,096 75	134,887 96	133,359 40
Due to banks and bankers	307 03			
Certified checks				
Cashier's checks outstanding				
Savings deposits	134,255 09	145,627 08	143,666 89	146,677 06
Savings certificates of deposit				
Notes and bills rediscounted				15,840 62
Bills payable				
Totals	$441,218 13	$451,039 66	$506,406 65	$463,416 84

No. 17.

PEOPLE'S SAVINGS BANK, (WEST) BAY CITY.

Organized December 27, 1888.

FRED MOHR, *President;* E. T. CARRINGTON, *Vice President;* T. R. SHAVER, *Cashier.*

DIRECTORS.—Fred Mohr, Curtis E. Pierce, Thos. Walsh, T. R. Shaver, Edwin T. Carrington.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$199,759 77	$148,782 85	$159,730 73	$175,645 08
Bonds, mortgages and securities	183,767 76	247,814 02	283,300 77	282,665 45
Premiums paid on bonds	198 24	1,200 47	3,316 74	3,279 84
Overdrafts	200 51	143 38	74 39	197 47
Banking house	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures	2,430 00	2,430 00	2,430 00	3,000 00
Taxes paid on stock	.....	241 59	241 59	114 88
Other real estate	10,477 02	7,263 59	6,172 09	6,191 22
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	3,806 28	2,487 36	1,088 14	1,094 48
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	78,630 65	98,103 77	59,172 11	67,928 14
Exchanges for clearing house	2,473 85	5,952 14	4,583 66	4,037 39
U. S. and National bank currency	29,205 00	19,738 00	19,652 00	19,384 00
Gold coin	8,527 50	7,847 00	11,867 00	7,881 00
Silver coin	1,403 05	941 60	1,610 25	1,461 95
Nickels and cents	300 67	276 64	333 30	294 59
Checks, cash items and internal revenue account	.....	.....	.....	.....
Totals	$546,180 30	$568,222 41	$578,572 77	$598,175 49
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	7,500 00	7,500 00	7,500 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	2,728 17	1,410 87	2,137 22	664 16
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	115,185 30	117,695 66	114,248 63	119,762 69
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	300 00	300 00	300 00	100 00
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	306,196 69	327,120 70	339,488 05	350,880 95
Savings certificates of deposit	64,270 14	64,195 18	64,898 87	66,767 69
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$546,180 30	$568,222 41	$578,572 77	$598,175 49

No. 2.

BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President;* A. N. BELDING, *Vice President;* W. S. LAMBERTSON, *Cashier;* C. M. CHAPMAN, *Assistant Cashier.*

DIRECTORS.—A. N. Belding, H. J. Leonard, O. F. Webster, W. P. Hetherington, M. M. Belding, Jr., E. E. Chapple.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$138,279 22	$125,983 80	$133,780 46	$143,237 08
Bonds, mortgages and securities	35,388 71	33,765 71	36,193 21	35,768 21
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	209 93	281 26	212 90	599 23
Banking house	7,875 67	7,875 67	7,875 67	7,875 00
Furniture and fixtures	1,805 00	1,805 00	1,805 00	1,800 00
Other real estate	800 00	800 00	800 00	800 00
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	977 33	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	21,517 27	15,938 07	42,166 70	17,860 28
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	2,002 00	8,672 00	6,151 00	2,433 00
Gold coin	7,601 00	7,716 00	8,606 00	9,596 00
Silver coin	1,239 90	1,435 45	1,562 70	1,603 00
Nickels and cents	191 05	132 06	159 04	245 69
Checks, cash items and internal revenue account	315 44	3,275 81	2,637 22	588 89
Totals	$217,225 19	$208,658 16	$241,949 90	$222,406 38
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	2,788 01	3,208 54	5,054 39	3,652 78
Dividends unpaid	60 00	60 00	60 00	.....
Commercial deposits subject to check	45,886 67	36,082 56	49,241 88	40,837 29
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	44 38	.....	.....	60 00
Savings deposits	33,170 29	33,423 46	33,753 64	33,700 34
Savings certificates of deposit	100,275 84	100,883 60	118,839 99	109,155 97
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$217,225 19	$208,658 16	$241,949 90	$222,406 38

No. 159.

PEOPLE'S SAVINGS BANK OF BELDING, BELDING.

Organized May 12, 1893.

E. R. SPENCER, *President;* FRANK R. CHASE, *Vice President;* M. A. REED, *Cashier:* W. L. CUSSER, *Assistant Cashier.*

DIRECTORS.—E. R. Spencer, L. L. Holmes, Brinton F. Hall, Frank R. Chase, M. A. Reed, Charles Eddy, Loren C. Fales, W. H. Locke, Geo. H. Heppough, Frank Moon, H. L. Page.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$202,211 33	$211,863 61	$199,054 75	$197,665 25
Bonds, mortgages and securities	94,446 19	99,786 78	98,454 37	96,742 07
Premiums paid on bonds				
Overdrafts	1,846 19	604 58	374 75	871 43
Banking house	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures	3,125 00	3,125 00	3,125 00	3,125 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				50 21
United States bonds				
Due from banks in reserve cities	17,680 53	20,305 31	16,926 99	17,185 62
Exchanges for clearing house	3,005 91	660 75	131 19	549 65
U. S. and National bank currency	4,637 00	5,449 00	7,902 00	8,401 00
Gold coin	5,477 00	6,147 00	7,167 00	8,579 50
Silver coin	1,430 75	1,685 70	1,640 80	1,043 35
Nickels and cents	300 48	232 90	255 59	327 61
Checks, cash items and internal revenue account	3 25	3 63		
Totals	$342,163 63	$357,864 26	$342,132 44	$342,540 69
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid	3,694 87	4,350 08	4,106 48	4,371 84
Dividends unpaid	2,100 00			
Commercial deposits subject to check	75,700 16	67,352 08	60,991 97	46,127 12
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	37,879 08	41,247 42	42,025 90	45,190 71
Savings certificates of deposit	170,789 52	182,914 73	173,606 09	184,851 02
Notes and bills rediscounted				
Bills payable	10,000 00	20,000 00	20,000 00	20,000 00
Totals	$342,163 63	$357,864 26	$342,132 44	$342,540 69

No. 347.

BELLAIRE STATE BANK, BELLAIRE.

Organized August 14, 1906.

FREDERICK W. BECHTOLD, *President;* WM. A. EVANS, *Vice President;* OSBERT D. TIFFANY, *Cashier.*

DIRECTORS.—Frederick W. Bechtold, Wm. A. Evans, H. L. Richards, Wm. Richards, Dudley E. Waters.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts				$23,352 87
Bonds, mortgages and securities				13,577 07
Premiums paid on bonds				105 00
Overdrafts				204 16
Banking house				5,000 00
Furniture and fixtures				2,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				3,000 00
Due from banks in reserve cities				14,891 80
Exchanges for clearing house				
U. S. and National bank currency				2,168 00
Gold coin				960 00
Silver coin				378 50
Nickels and cents				42 74
Checks, cash items and internal revenue account				111 03
Totals				$65,871 17
Liabilities.				
Capital stock paid in				$12,500 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				155 42
Dividends unpaid				
Commercial deposits subject to check				31,550 55
Commercial certificates of deposit				21,665 20
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals				$65,871 17

No. 219.

BENTON HARBOR STATE SAVINGS BANK, BENTON HARBOR.

Organized December 20, 1899.

H. D. POOLE, *President;* G. M. VALENTINE, *Vice President;* WM. RUPP, JR., *Cashier;* B. F. WELLS, *Assistant Cashier.*

DIRECTORS.—I. W. Conkey, H. D. Poole, B. M. Nowlen, Geo. M. Valentine, Louis Sutherland, S. L. VanCamp, Mason B. Wells, C. A. Conkey.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$289,568 73	$284,319 34	$325,982 47	$322,308 94
Bonds, mortgages and securities	75,224 62	75,534 62	77,939 68	80,494 68
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	1,004 61	747 96	1,325 44	664 79
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate	6,450 00	6,450 00	6,450 00	6,450 00
Due from other banks and bankers (not reserve cities)	2,794 70	11,600 00	.....	537 94
Items in transit	.....	.....	130 00	2,114 16
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	121,296 09	97,370 23	93,554 82	132,610 30
Exchanges for clearing house	1,830 00	2,480 05	2,142 50	2,560 70
U. S. and National bank currency	12,715 00	13,415 00	12,835 00	25,219 00
Gold coin	6,640 00	5,745 00	5,805 00	11,762 50
Silver coin	2,189 90	2,726 65	2,407 10	2,184 95
Nickels and cents	95 30	253 72	206 29	265 75
Checks, cash items and internal revenue account	50 66	645 55	221 04	316 70
Totals	$521,359 61	$502,788 12	$530,499 34	$588,990 41
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid	9,987 08	11,847 94	13,750 41	11,824 41
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	179,475 47	173,274 06	182,772 09	214,700 70
Commercial certificates of deposit	74,526 16	54,467 62	42,215 02	14,644 33
Due to banks and bankers	1,641 77	978 81	4,517 01	.....
Certified checks	200 00	207 75	200 00	200 00
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	45,035 56	49,212 36	53,348 75	62,426 33
Savings certificates of deposit	153,493 57	155,799 58	176,696 06	227,194 64
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$521,359 61	$502,788 12	$530,499 34	$588,990 41

No. 76.

FARMERS' AND MERCHANTS' BANK, BENTON HARBOR.

Organized February 20, 1888.

JOHN ROBINSON, *President;* R. M. JONES, *Vice President;* CHARLES FOSTER, *Cashier;* JAMES M. ROSE, *Assistant Cashier.*

DIRECTORS.—R. M. Jones, W. P. Robbins, O. B. Hipp, Edward Brant, R. H. Sherwood, John Robinson, William Stewart, A. J. Kidd, H. M. Olney, Charles Foster, Thomas L. Wilkinson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$560,274 68	$541,144 35	$576,549 97	$594,149 67
Bonds, mortgages and securities	119,533 67	120,946 67	120,546 67	121,784 40
Premiums paid on bonds	1,227 84	1,227 84	1,227 84	1,227 84
Overdrafts	81 21	83 35	85 51	104 85
Banking house	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate	1,800 00	1,800 00	1,800 00	1,650 00
Due from other banks and bankers (not reserve cities)	13,378 67	2,639 56	2,042 74	7,199 90
Items in transit	.....	.....	.....	.....
United States bonds	13,700 00	13,700 00	13,700 00	13,700 00
Due from banks in reserve cities	376,204 00	367,702 10	301,994 68	502,381 35
Exchanges for clearing house	787 11	1,117 10	1,231 40	3,396 45
U. S. and National bank currency	68,085 00	50,245 00	72,329 00	62,514 00
Gold coin	24,250 00	24,605 00	17,830 00	25,090 00
Silver coin	5,511 00	10,521 95	7,504 25	8,571 40
Nickels and cents	624 89	627 36	641 27	823 43
Checks, cash items and internal revenue account	767 61	637 43	663 29	601 58
Totals	$1,200,225 68	$1,150,997 71	$1,132,146 62	$1,357,194 87
Liabilities.				
Capital stock paid in	$125,000 00	$125,000 00	$125,000 00	$125,000 00
Surplus fund	62,500 00	62,500 00	62,500 00	62,500 00
Undivided profits, less current expenses, interest and taxes paid	9,936 94	13,596 06	7,087 79	12,956 12
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	349,849 51	317,471 22	327,376 12	467,256 69
Commercial certificates of deposit	26,001 22	37,805 13	23,274 20	49,668 35
Due to banks and bankers	106,881 55	100,304 60	104,487 60	162,986 69
Certified checks	.....	442 15	.....	.....
Cashier's checks outstanding	1,192 00	876 00	2,000 80	1,047 75
Savings deposits	242,120 15	245,110 54	245,598 48	234,349 51
Savings certificates of deposit	276,744 31	247,892 01	234,821 63	241,429 76
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,200,225 68	$1,150,997 71	$1,132,146 62	$1,357,194 87

No. 259.

BIG RAPIDS SAVINGS BANK, BIG RAPIDS.

Organized May 1, 1902.

W. N. FERRIS, *President;* C. D. CARPENTER, *Vice President;* LEROY WILL, *Cashier.*

DIRECTORS.—W. N. Ferris, William Batson, C. D. Carpenter, H. E. Coughlin, E. C. Newcombe, S. J. Throp, J. J. Henderson, G. Winter, A. B. Knapp, A. K. Hanchett, A. Broomfield.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$76,036 44	$82,669 16	$92,069 69	$96,611 81
Bonds, mortgages and securities	53,819 38	55,653 68	57,817 83	61,198 17
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	.....	23	58 70	84 41
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,490 50	1,490 50	1,490 50	1,539 50
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	2 00	.....	475 52
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	22,596 68	23,365 99	28,156 53	27,258 58
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	7,466 00	6,133 00	6,824 00	7,614 00
Gold coin	1,055 00	970 00	1,290 00	1,330 00
Silver coin	987 50	1,144 50	783 80	455 65
Nickels and cents	48 96	81 50	94 38	72 53
Checks, cash items and internal revenue account	385 27	198 98	135 28	161 99
Totals	$163,885 73	$171,649 54	$188,720 66	$198,802 16
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	2,000 00	2,000 00	2,000 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid	447 23	2,049 26	2,039 76	1,472 40
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	34,264 82	37,098 43	32,678 76	37,378 92
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	83,804 37	84,360 09	106,356 50	112,604 08
Savings certificates of deposit	18,369 31	21,141 76	20,645 64	19,846 76
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$163,885 73	$171,649 54	$188,720 66	$198,802 16

No. 248.

CITIZENS' STATE BANK, BIG RAPIDS.

Organized September 28, 1901.

E. W. HUDNUTT, *President;* GEO. A. WRIGHT, *Vice President;* D. C. MORRILL, *Cashier;* F. A. ASHLEY *Assistant Cashier.*

DIRECTORS.—E. W. Hudnutt, Wm. Hugh, Sr., W. E. Darrah, G. F. Fairman, Jos. Barton, G. A. Wright, W. T. Dodge, D. C. Morrill, W. E. Bailie, F. E. Hood, C. W. Doe.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$190,206 71	$204,445 39	$230,238 99	$226,583 07
Bonds, mortgages and securities	75,347 57	72,312 57	77,102 57	76,137 16
Premiums paid on bonds				
Overdrafts	302 09	777 22	315 92	251 99
Banking house	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)	4,794 23			
Items in transit		6,289 99	3,017 32	1,497 28
United States bonds	9,120 00	9,120 00		
Due from banks in reserve cities	72,421 78	100,920 52	81,509 94	67,231 93
Exchanges for clearing house				
U. S. and National bank currency	11,304 00	8,326 00	11,502 00	23,584 00
Gold coin	7,890 00	9,802 50	6,770 00	6,440 00
Silver coin	3,659 90	2,779 45	2,445 55	3,465 55
Nickels and cents	391 00	231 55	217 52	138 98
Checks, cash items and internal revenue account	1,108 53	2,022 65	946 34	2,985 42
Totals	$386,545 81	$427,027 84	$424,066 15	$418,315 38
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	4,500 00	4,500 00	4,500 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	7,693 75	8,861 69	10,318 62	9,142 36
Dividends unpaid	28 00			28 00
Commercial deposits subject to check	161,089 88	188,636 60	174,814 87	160,117 47
Commercial certificates of deposit	2,984 51	3,543 90	3,239 79	4,021 98
Due to banks and bankers				
Certified checks				16 00
Cashier's checks outstanding		30 15	15 35	68 99
Savings deposits	43,241 16	47,209 45	46,823 75	51,645 74
Savings certificates of deposit	117,008 51	124,246 95	134,303 77	138,274 84
Notes and bills rediscounted				
Bills payable				
Totals	$386,545 81	$427,027 84	$424,066 15	$418,315 38

No. 163.

BLISSFIELD STATE BANK, BLISSFIELD.

Organized May 31, 1893.

H. B. HATHAWAY, *President;* WILLIAM ROTHFUSS, *Vice President;* CHAS. B. PHILLIPS, *Cashier;* L. H. ROTHFUSS, *Assistant Cashier.*

DIRECTORS.—Chas. B. Phillips, George F. Ford, H. B. Hathaway, Wm. Rothfuss, Geo. W. Davenport.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$178,960 85	$176,671 56	$161,133 88	$177,720 28
Bonds, mortgages and securities	101,800 78	98,350 78	101,530 78	107,191 78
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	956 00	1,021 73	686 53	1,443 81
Banking house	5,432 65	5,432 65	5,432 65	5,432 65
Furniture and fixtures	2,317 35	2,317 35	2,317 35	2,317 35
Other real estate	5,285 48	168 50	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	49,071 85	51,632 87	72,368 71	46,489 16
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	10,540 00	8,367 00	10,060 00	9,958 00
Gold coin	8,350 00	9,050 00	6,900 00	6,700 00
Silver coin	1,030 20	543 45	725 50	727 00
Nickels and cents	36 31	67 64	50 54	30 63
Checks, cash items and internal revenue account	146 59	1,066 85	1,202 44	503 31
Totals	$363,928 06	$354,690 38	$362,408 38	$358,513 97
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid	1,499 27	3,189 33	3,471 89	1,795 19
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	40,074 38	36,392 79	34,229 91	37,213 57
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	221,667 30	212,761 64	225,586 64	215,216 54
Savings certificates of deposit	73,687 11	75,346 62	72,119 94	77,288 67
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$363,928 06	$354,690 38	$362,408 38	$358,513 97

No. 221.

THE JIPSON-CARTER STATE BANK, BLISSFIELD.

Organized March 1, 1900.

RUSSEL C. CARTER, *President;* C. E. HOWLAND, J. J. WALPER, *Vice Presidents;* WEBSTER C. JIPSON, *Cashier;* CHAS. L. KING, *Assistant Cashier.*

DIRECTORS.—Russel C. Carter, Charles E. Howland, James C. Holt, William F. Rodgers, H. E. Morrow, J. J. Walper, W. C. Jipson, John Inkler, R. M. Eccles.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$122,686 56	$139,209 37	$126,892 10	$134,151 32
Bonds, mortgages and securities	144,452 42	133,495 45	135,518 29	135,145 12
Premiums paid on bonds	183 09	176 31	176 31	162 29
Overdrafts	425 40	865 75	323 92	1,406 53
Banking house	5,677 70	5,697 95	5,697 95	5,697 95
Furniture and fixtures	3,898 14	3,898 14	3,898 14	4,109 14
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	33,589 10	29,371 99	60,044 79	52,195 54
Exchanges for clearing house				
U. S. and National bank currency	8,345 00	8,360 00	8,166 00	7,355 00
Gold coin	4,750 00	5,400 00	5,600 00	6,000 00
Silver coin	350 00	1,200 00	590 00	1,225 00
Nickels and cents	394 98	432 79	218 14	419 57
Checks, cash items and internal revenue account	188 20	2,141 77	329 27	11,512 67
Totals	$324,940 59	$330,249 52	$347,454 91	$359,380 13
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	2,500 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	7,506 46	5,634 23	5,931 54	6,970 97
Dividends unpaid		20 00		
Commercial deposits subject to check	45,975 30	41,098 25	32,118 20	28,386 53
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	195,204 41	200,277 20	213,617 64	217,816 93
Savings certificates of deposit	48,754 42	53,219 84	65,787 53	76,205 70
Notes and bills rediscounted				
Bills payable				
Totals	$324,940 59	$330,249 52	$347,454 91	$359,380 13

No. 256.

BOYNE CITY STATE BANK, BOYNE CITY.

Organized January 23, 1902.

WILLIAM H. WHITE, *President;* W. S. SHAW, *Vice President;* S. C. SMITH, *Cashier.*

DIRECTORS.—William H. White, W. S. Shaw, W. H. Mathews, Thomas White, S. C. Smith, Chalmers Curtis, F. P. McIntire.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$101,110 17	$116,638 46	$125,598 51	$168,976 27
Bonds, mortgages and securities	25,514 97	25,920 16	29,439 55	31,775 60
Premiums paid on bonds				
Overdrafts	71 15	95 25	303 87	167 65
Banking house	12,200 00	12,200 00	12,500 00	12,500 00
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,636 50
Other real estate	6,000 00	5,990 00	2,800 00	2,800 00
Expenses, interest paid	299 54			
Due from other banks and bankers (not reserve cities)				
Items in transit	13 60		583 61	18 60
United States bonds				
Due from banks in reserve cities	27,329 73	29,362 79	29,398 02	35,540 51
Exchanges for clearing house				
U. S. and National bank currency	9,598 00	6,415 00	3,412 00	13,226 00
Gold coin	1,465 00	1,735 00	1,750 00	2,230 00
Silver coin	1,532 65	1,048 10	1,796 05	1,281 75
Nickels and cents	294 37	290 25	312 40	291 15
Checks, cash items and internal revenue account	73 91	134 41	370 55	560 34
Totals	$187,053 09	$201,329 42	$209,764 56	$271,004 37
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid		436 74	1,428 92	2,340 35
Dividends unpaid				
Commercial deposits subject to check	73,005 20	75,613 69	72,103 67	99,983 34
Commercial certificates of deposit				
Due to banks and bankers		445 20		
Certified checks	30 00			
Cashier's checks outstanding				
Savings deposits	42,719 04	46,265 85	45,682 67	49,815 27
Savings certificates of deposit	41,298 85	48,567 94	50,549 30	88,865 41
Notes and bills rediscounted				
Bills payable			10,000 00	
Totals	$187,053 09	$201,329 42	$209,764 56	$271,004 37

No. 187.

FIRST STATE SAVINGS BANK OF BRECKENRIDGE, BRECKENRIDGE.

Organized April 7, 1896.

JAMES B. CRAWFORD, *President;* W. O. WATSON, *Vice President;* ALF. F. CRAWFORD, *Cashier;* THOS. CRAWFORD, *Assistant Cashier.*

DIRECTORS.—James B. Crawford, W. O. Watson, Lemuel Waggoner, George P. Young, C. Peterman, John Mitchell, Jr., James P. Gibbs, Alf. F. Crawford, Thos. Crawford.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$64,481 96	$69,871 91	$72,181 31	$74,008 17
Bonds, mortgages and securities	21,690 47	24,380 47	25,365 47	27,165 47
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	75 02	247 92	421 72	244 76
Banking house	1,219 40	1,219 40	1,219 40	1,219 40
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	4,656 59	7,098 70	5,790 55	.....
Items in transit	252 17	417 68	.....	51 93
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	13,420 86	10,894 86	5,869 82	7,838 29
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	3,738 00	3,327 00	4,084 00	2,574 00
Gold coin	2,705 00	2,210 00	2,155 00	2,245 00
Silver coin	2,533 20	1,765 40	1,028 95	1,283 70
Nickels and cents	174 40	234 28	148 46	30 40
Checks, cash items and internal revenue account	56 54	172 49	275 89	.....
Totals	$121,503 61	$123,340 11	$120,040 57	$118,161 12
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid	585 76	440 60	1,570 11	564 21
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	19,147 35	22,407 94	23,651 66	17,907 84
Commercial certificates of deposit	813 41	428 21	346 21	345 46
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	500 00	500 00	500 00
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	65,957 09	69,563 36	63,972 59	63,843 61
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	5,000 00	.....	.....	5,000 00
Totals	$121,503 61	$123,340 11	$120,040 57	$118,161 12

No. 312.

THE CULVER STATE BANK, BROOKLYN.

Organized May 16, 1905.

W. S. CULVER, *President;* W. F. PARKER, *Vice President;* A. E. SHEKELL, *Cashier.*

DIRECTORS.—W. S. Culver, W. F. Parker, James H. Loomis, J. W. Pierce, W. V. Roberson, J. G. Palmer, Allen W. Dunn, Francis M. Richardson, Frank H. Brown.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$51,441 67	$53,303 45	$55,398 71	$57,841 61
Bonds, mortgages and securities	34,266 72	47,652 72	48,289 72	49,054 72
Premiums paid on bonds				
Overdrafts	662 58	1,123 49	872 09	584 46
Banking house	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	21,183 79	16,031 97	11,585 29	10,527 57
Exchanges for clearing house	336 27	76 80	689 28	250 75
U. S. and National bank currency	3,636 00	1,354 00	4,854 00	4,987 00
Gold coin	1,330 00	1,755 00	2,210 00	2,590 00
Silver coin	453 85	89 70	214 90	163 25
Nickels and cents	20 41	2 64	4 13	22 20
Checks, cash items and internal revenue account	52 40	275 08	534 27	53 34
Totals	$121,783 69	$130,064 85	$133,052 39	$134,474 90
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund				1,000 00
Undivided profits, less current expenses, interest and taxes paid	777 04	1,020 41	1,981 20	1,167 22
Dividends unpaid				
Commercial deposits subject to check	38,827 23	32,134 47	29,312 03	27,746 91
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	57,179 42	71,909 97	76,759 16	79,560 77
Notes and bills rediscounted				
Bills payable				
Totals	$121,783 69	$130,064 85	$133,052 39	$134,474 90

No. 310.

THE FARMERS' STATE BANK OF BROOKLYN, BROOKLYN.

Organized April 22, 1905.

E. J. ENNIS, *President;* H. A. LADD, *Vice President;* E. F. HORNING, *Cashier.*

DIRECTORS.—E. J. Ennis, H. A. Ladd, T. B. Halladay, Jas. H. Loomis, C. L. Vaughan, Charles Atkinson, J. M. Horning, L. A. Watts.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$27,132 20	$30,975 02	$34,788 06	$49,110 05
Bonds, mortgages and securities	9,348 00	16,610 00	25,959 99	27,534 99
Premiums paid on bonds				
Overdrafts	19 86	249 93	293 03	34 11
Banking house				
Furniture and fixtures	1,812 55	1,848 00	1,848 00	1,848 00
Current expenses	307 56	128 77	32 87	
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	76 30	1,000 00		
United States bonds				
Due from banks in reserve cities	14,457 89	16,064 77	8,034 20	4,184 57
Exchanges for clearing house	1,335 35	40 57	1,337 13	606 51
U. S. and National bank currency	1,964 00	1,848 00	3,930 00	2,532 00
Gold coin	540 00	575 00	640 00	715 00
Silver coin	315 40	1,079 85	534 05	477 00
Nickels and cents	65 06	73 68	72 71	58 07
Checks, cash items and internal revenue account				103 58
Totals	$57,374 17	$70,493 59	$77,470 04	$87,203 88
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				33 26
Dividends unpaid				
Commercial deposits subject to check	6,779 22	6,825 65	9,134 68	11,007 37
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	10,598 23	12,608 79	15,949 15	17,380 53
Savings certificates of deposit	14,996 72	26,059 15	27,386 21	33,782 72
Notes and bills rediscounted				
Bills payable				
Totals	$57,374 17	$70,493 59	$77,470 04	$87,203 88

No. 216.

BROWN CITY SAVINGS BANK, BROWN CITY.

Organized June 9, 1899.

JAMES L. BENEDICT, *President;* J. E. CAMPBELL, *Vice President;* CHARLES NOBLE, *Cashier.*

DIRECTORS.—James L. Benedict, Charles Noble, Hugh McNair, D. C. Merrill, Jno. P. Niggeman, Jr., A. E. Sleeper, J. E. Campbell.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$98,580 46	$106,259 45	$102,835 11	$108,469 76
Bonds, mortgages and securities	13,264 50	13,264 50	19,594 05	22,594 05
Premiums paid on bonds				
Overdrafts	323 11	62 53	312 71	1,122 61
Banking house	2,200 00	2,300 00	2,200 00	2,200 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate			1,600 00	1,600 00
Due from other banks and bankers (not reserve cities)	365 00	1,450 87		
Items in transit			199 97	859 41
United States bonds				
Due from banks in reserve cities	13,186 58	15,121 93	23,798 12	15,087 41
Exchanges for clearing house				
U. S. and National bank currency	3,859 00	4,651 00	5,485 00	6,519 00
Gold coin	4,687 50	4,862 50	3,137 50	3,110 00
Silver coin	498 70	605 85	880 00	436 60
Nickels and cents	185 40	209 28	189 68	219 27
Checks, cash items and internal revenue account	23 75	49 64	7 45	13 86
Totals	$139,174 00	$150,837 55	$162,239 59	$164,162 97
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	4,500 00	4,500 00	4,500 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	169 29	1,138 49	1,088 01	1,152 83
Dividends unpaid				
Commercial deposits subject to check	14,274 03	20,177 24	25,994 18	27,065 37
Commercial certificates of deposit	72,001 80	75,803 48	80,817 79	81,298 04
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding	2,785 14	2,642 80	2,420 44	2,287 22
Savings deposits	20,443 74	21,575 54	22,479 17	22,359 51
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$139,174 00	$150,837 55	$162,239 59	$164,162 97

No. 253.

CITIZENS' STATE SAVINGS BANK, BROWN CITY.

Organized January 8, 1902.

JOHN J. KEARNS, *President*; HUGH J. MCPHEE, *Vice President*; JOHN MORRIS, *Cashier*; HUGH MCLEOD, *Assistant Cashier*.

DIRECTORS.—John J. Kearns, Hugh J. McPhee, L. H. Howse, John W. Weed, Daniel Webster, Harvey Tappan.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$80,650 13	$78,651 66	$82,060 48	$78,598 72
Bonds, mortgages and securities	46,268 03	44,168 03	46,463 03	45,671 31
Premiums paid on bonds				
Overdrafts	10 68	53 99	17 26	20 92
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures	1,850 00	1,850 00	1,850 00	1,850 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	3,084 45	1,202 93	1,922 41	2,652 45
United States bonds				
Due from banks in reserve cities	38,131 06	24,289 70	24,989 46	31,792 19
Exchanges for clearing house	305 20	9 65	11 00	212 27
U. S. and National bank currency	2,658 00	5,145 00	6,483 00	5,454 00
Gold coin	3,050 00	3,225 00	3,015 00	3,400 00
Silver coin	1,322 10	839 45	725 50	710 75
Nickels and cents	229 71	328 28	382 16	118 90
Checks, cash items and internal revenue account				
Totals	$182,559 36	$164,763 69	$172,919 30	$175,391 51
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	785 34	895 58	256 95	667 98
Dividends unpaid				
Commercial deposits subject to check	27,826 35	11,068 97	9,439 12	13,189 98
Commercial certificates of deposit	900 00			
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding	2,573 93	1,065 42	447 11	581 55
Savings deposits	57,251 63	56,783 81	64,007 88	67,069 97
Savings certificates of deposit	63,222 11	64,979 91	68,769 14	63,291 03
Notes and bills rediscounted				
Bills payable				
Totals	$182,559 36	$164,763 69	$172,919 30	$175,391 51

No. 212.

THE BURR OAK STATE BANK, BURR OAK.

Organized December 21, 1898.

HENRY P. MOWRY, *President;* J. E. WATSON, S. H. HOGLE, *Vice Presidents;* H. C. KAAS, *Cashier.*

DIRECTORS.—Henry P. Mowry, J. S. Sheneman, C. J. Holmes, Marshall F. Smith, Wm. Mallow, J. E. Watson, S. H. Hogle.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$30,491 00	$25,983 81	$25,674 90	$35,313 58
Bonds, mortgages and securities	53,633 00	55,455 45	54,215 45	54,575 45
Premiums paid on bonds	100 00	100 00	100 00	100 00
Overdrafts	186 69	243 92	96 85	1,431 97
Banking house	2,927 10	2,927 10	3,039 15	3,039 15
Furniture and fixtures	1,483 10	1,658 10	1,800 00	1,900 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	500 00	500 00	500 00	500 00
Due from banks in reserve cities	21,535 56	24,574 21	27,609 29	26,893 74
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	3,192 00	4,031 00	4,494 00	4,949 00
Gold coin	1,070 00	1,210 00	1,155 00	1,005 00
Silver coin	686 40	791 25	865 65	423 80
Nickels and cents	85 68	97 48	81 05	31 18
Checks, cash items and internal revenue account	652 47	294 20	185 07	585 46
Totals	$116,543 00	$117,866 52	$119,816 41	$130,748 33
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	1,250 00	1,250 00	1,250 00	1,350 00
Undivided profits, less current expenses, interest and taxes paid	1,414 57	1,443 24	2,285 84	1,325 26
Dividends unpaid	234 00	.....	.....	84 00
Commercial deposits subject to check	15,986 73	15,484 99	13,406 06	23,870 38
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	82,657 70	84,688 29	87,874 51	89,118 69
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$116,543 00	$117,866 52	$119,816 41	$130,748 33

No. 313.

STATE BANK OF BYRON, BYRON.

Organized June 7, 1905.

LUTHER C. KANOUSE, *President;* WILLIAM HARPER, *Vice President;*
F. WM. NOTHNAGEL, *Cashier.*

DIRECTORS.—L. C. Kanouse, W. F. Close, C. A. Fritz, W. B. Schad, John Graham, Fred J. Northway, Luther Loucks, Wm. Harper, Seward Chaffee.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$33,676 75	$39,251 67	$34,505 87	$43,738 17
Bonds, mortgages and securities	11,491 00	17,516 00	18,916 00	21,464 47
Premiums paid on bonds				
Overdrafts	71 08	1,957 10	434 87	138 63
Banking house	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures	1,525 00	1,525 00	1,525 00	1,525 00
Expenses, taxes and interest paid				70 47
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	122 70	800 00		100 00
United States bonds				
Due from banks in reserve cities	28,169 40	13,569 45	27,645 68	25,422 03
Exchanges for clearing house				
U. S. and National bank currency	4,720 00	6,198 00	5,455 00	6,512 00
Gold coin	1,255 00	1,415 00	1,585 00	1,950 00
Silver coin	725 50	851 10	1,058 10	816 00
Nickels and cents	101 56	105 31	113 81	103 57
Checks, cash items and internal revenue account	955 00	739 38	800 00	
Totals	$84,812 99	$85,928 01	$94,039 33	$103,840 34
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund				350 00
Undivided profits, less current expenses, interest and taxes paid	6 19	269 37	568 88	
Dividends unpaid				
Commercial deposits subject to check	18,337 38	12,487 15	12,882 49	12,627 35
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	46,469 42	53,171 49	60,587 96	70,862 99
Notes and bills rediscounted				
Bills payable				
Totals	$84,812 99	$85,928 01	$94,039 33	$103,840 34

No. 181.

CADILLAC STATE BANK, CADILLAC.

Organized October 30, 1895.

FRANK J. COBBS, *President;* SOLOMON W. KRAMER, *Vice President;*
HENRY KNOWLTON, *Cashier.*

DIRECTORS.—S. W. Kramer, W. W. Mitchell, Frank J. Cobbs, Delos F. Diggins, Joseph Murphy, Fred L. Reed, Geo. F. Williams.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$558,712 75	$585,001 54	$830,423 67	$922,539 37
Bonds, mortgages and securities	203,007 14	210,530 94	235,195 01	258,189 58
Premiums paid on bonds				
Overdrafts	773 25	1,852 83	1,733 85	1,111 09
Banking house	20,500 00	20,500 00	20,500 00	20,000 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	8,835 00	5,156 99	2,895 25	4,733 83
United States bonds	20,000 00	20,000 00	20,000 00	20,000 00
Due from banks in reserve cities	137,897 64	138,048 07	138,224 71	227,778 36
Exchanges for clearing house				
U. S. and National bank currency	3,497 00	15,352 00	7,779 00	3,661 00
Gold coin	32,920 00	36,195 00	46,160 00	49,040 00
Silver coin	5,705 00	5,470 50	7,890 00	9,037 80
Nickels and cents	658 01	430 50	792 08	1,190 37
Checks, cash items and internal revenue account	3,134 52	3,750 16	1,073 24	4,108 55
Totals	$997,640 31	$1,044,288 53	$1,314,666 81	$1,523,389 95
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid	3,646 87	6,263 03	8,516 21	6,922 23
Dividends unpaid	3,072 00	768 00		3,114 00
Commercial deposits subject to check	310,768 87	258,586 95	395,004 03	347,281 35
Commercial certificates of deposit	1,561 25	785 13	625 13	58 98
Due to banks and bankers			7,376 35	10,170 09
Certified checks				
Cashier's checks outstanding				
Savings deposits	184,642 71	193,103 32	204,590 13	206,230 21
Savings certificates of deposit	393,948 61	484,782 10	598,554 96	849,613 09
Notes and bills rediscounted				
Bills payable				
Totals	$997,640 31	$1,044,288 53	$1,314,666 81	$1,523,389 95

No. 261.

PEOPLE'S SAVINGS BANK OF CADILLAC, MICHIGAN, CADILLAC.

Organized June 17, 1902.

E. J. HAYNES, *President;* CHARLES H. DRURY, *Vice President;* GEORGE CHAPMAN, *Cashier.*

DIRECTORS.—George Chapman, Henry Ballou, Samuel H. Merritt, Orange Webster, James English, Charles H. Drury, Elbert J. Haynes, John P. Wilcox, James Mather.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$147,730 80	$171,351 52	$151,599 35	$159,549 57
Bonds, mortgages and securities	106,469 96	117,699 64	108,643 80	105,472 64
Premiums paid on bonds				
Overdrafts	1 96	109 08	31 91	178 20
Banking house				
Furniture and fixtures	2,230 00	2,230 00	2,230 00	1,930 00
Other real estate			12,262 35	12,773 60
Due from other banks and bankers (not reserve cities)				
Items in transit	2,764 85	10,752 21	2,429 36	
United States bonds				
Due from banks in reserve cities	58,560 76	42,755 66	37,137 86	43,829 69
Exchanges for clearing house				
U. S. and National bank currency	11,532 00	5,188 00	8,846 00	7,303 00
Gold coin	10,700 00	11,120 00	6,625 00	6,600 00
Silver coin	2,256 10	3,874 70	2,759 00	2,833 50
Nickels and cents	275 25	452 77	303 95	295 29
Checks, cash items and internal revenue account	1,429 20	850 69	306 33	1,557 07
Totals	$343,950 88	$366,384 27	$333,174 91	$342,322 56
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid	5,457 97	6,303 43	7,272 84	11,031 63
Dividends unpaid				
Commercial deposits subject to check	142,811 17	144,395 62	107,650 30	110,445 76
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	44,774 98	53,088 55	52,427 46	56,129 41
Savings certificates of deposit	85,906 76	97,596 67	100,824 31	99,715 76
Notes and bills rediscounted				
Bills payable				
Totals	$343,950 88	$366,384 27	$333,174 91	$342,322 56

No. 291.

THE STATE BANK OF CALEDONIA, CALEDONIA, MICHIGAN.

Organized June 11, 1904.

CHARLES RICE, *President;* JOHN T. SMITH, FRANK E. CAMPAU, *Vice Presidents;* ELMER B. HALE, *Cashier;* JOHN SMITH, JOHN D. MORTON, JOHN R. PROCTOR, *Auditors.*

DIRECTORS.—Charles Rice, Isaac G. Wenger, George W. Pickett, John D. Morton, John T. Smith, Frank E. Campau, John R. Proctor.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$51,268 52	$51,148 75	$51,523 97	$53,955 37
Bonds, mortgages and securities	42,186 85	45,526 85	50,876 85	52,861 85
Premiums paid on bonds				
Overdrafts	279 25	84 56	418 55	46 14
Banking house				
Furniture and fixtures	500 00	500 00	500 00	500 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit			5,000 00	657 10
United States bonds				
Due from banks in reserve cities	20,753 03	15,971 71	17,826 10	21,502 76
Exchanges for clearing house				
U. S. and National bank currency	4,453 00	4,080 00	2,441 00	3,506 00
Gold coin	700 00	805 00	685 00	940 00
Silver coin	1,496 30	1,392 55	1,436 15	1,519 15
Nickels and cents	45 26	52 51	45 90	49 18
Checks, cash items and internal revenue account	1,037 40	1,211 41	60 41	33 40
Totals	$122,719 61	$120,773 34	$130,813 93	$135,570 95
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	500 00	500 00	600 00	600 00
Undivided profits, less current expenses, interest and taxes paid	671 13	1,749 66	1,183 32	538 01
Dividends unpaid	17 50			50
Commercial deposits subject to check	13,490 45	11,590 38	16,555 33	23,132 82
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	29,249 23	29,715 17	32,876 21	30,138 45
Savings certificates of deposit	58,791 30	57,218 13	59,599 07	61,161 17
Notes and bills rediscounted				
Bills payable				
Totals	$122,719 61	$120,773 34	$130,813 93	$135,570 95

No. 87.

MERCHANTS' AND MINERS' BANK, CALUMET.

Organized August 7, 1873.

CHARLES BRIGGS, *President;* PETER RUPPE, *First Vice President;* WM. B. ANDERSON, *Second Vice President and Manager;* STEPHEN PAULL, *Cashier;* F. J. KOHLHAAS. *Assistant Cashier.*

DIRECTORS.—Charles Briggs, Will A. Childs, Charles W. Niles, Peter Ruppe, Paul P. Roehm, Edward M. Lieblein, James Hoatson, James Chynoweth, John Daniell, Fred Smith, Oscar. J. Larson, Wm. B. Anderson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$898,306 08	$1,050,912 63	$1,147,150 70	$1,366,715 29
Bonds, mortgages and securities	145,668 29	141,823 84	146,494 59	142,813 02
Premiums paid on bonds				
Overdrafts	1,871 73	1,018 96	1,458 67	1,240 31
Banking house				
Furniture and fixtures	4,680 02	4,735 23	10,038 41	10,000 00
Other real estate	2,669 65	2,669 65	2,669 65	700 00
Due from other banks and bankers (not reserve cities)	13,645 82	1,156 52	10,985 49	3,386 93
Items in transit				341 33
United States bonds				
Due from banks in reserve cities	1,219,489 37	992,747 82	1,227,200 62	1,075,962 71
Exchanges for clearing house				
U. S. and National bank currency	123,526 00	158,312 00	95,140 00	188,788 00
Gold coin	65,920 00	66,670 00	65,925 00	66,925 00
Silver coin	10,125 25	14,034 05	10,412 30	13,416 75
Nickels and cents	599 99	755 05	1,202 98	454 85
Checks, cash items and internal revenue account	9,037 20	15,149 87	10,995 54	10,107 54
Totals	$2,495,539 40	$2,449,985 62	$2,729,673 95	$2,880,851 73
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid	8,006 08	18,049 00	22,081 50	20,465 57
Dividends unpaid	933 00	90 00	90 00	375 00
Commercial deposits subject to check	1,269,328 19	1,148,408 00	1,407,496 11	1,281,813 12
Commercial certificates of deposit	7,456 37	10,939 11	6,874 71	277,402 24
Due to banks and bankers	20,833 35	22,250 42	17,947 28	5,930 29
Certified checks				
Cashier's checks outstanding				
Savings deposits	936,116 04	997,527 23	1,012,462 49	1,032,635 72
Savings certificates of deposit	2,866 37	2,721 86	12,721 86	12,229 79
Notes and bills rediscounted				
Bills payable				
Totals	$2,495,539 40	$2,449,985 62	$2,729,673 95	$2,880,851 73

No. 320.

THE FIRST STATE BANK OF CAMDEN, CAMDEN.

Organized August 24, 1905.

C. B. ALWARD, *President;* W. S. BLAIR, *Vice President;* B. R. ALWARD, *Cashier;* C. A. CURTISS, *Assistant Cashier.*

DIRECTORS.—Charles B. Alward, Wilson S. Blair, James A. Bates, James McCallum, B. R. Alward.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$34,367 59	$29,204 39	$42,065 35	$41,862 24
Bonds, mortgages and securities	27,128 46	32,319 86	29,852 53	31,450 55
Premiums paid on bonds				
Overdrafts	859 38	773 49	1,025 51	64 10
Banking house				
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)			1,204 14	694 65
Items in transit				
United States bonds				
Due from banks in reserve cities	2,642 18	8,815 41	5,616 88	4,546 66
Exchanges for clearing house				
U. S. and National bank currency	4,157 00	2,806 00	4,144 00	4,715 00
Gold coin	500 00	820 00	1,230 00	1,320 00
Silver coin	419 75	193 50	280 60	247 95
Nickels and cents	42 06	29 84	23 94	55 05
Checks, cash items and internal revenue account	34 27		25 32	
Totals	$70,150 69	$74,962 49	$85,468 27	$84,956 20
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid	311 98	427 35	814 14	1,125 63
Dividends unpaid				
Commercial deposits subject to check	8,426 22	5,958 64	7,108 81	6,527 27
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	41,412 49	48,576 50	57,545 32	57,303 90
Notes and bills rediscounted				
Bills payable				
Totals	$70,150 69	$74,962 49	$85,468 27	$84,956 20

No. 208.

CAPAC SAVINGS BANK, CAPAC.

Organized September 8, 1898.

H. C. SIEGEL, *President;* WALTER SHEARSMITH, *Vice President;* FRANK BURT, *Assistant Cashier.*

DIRECTORS.—Herbert C. Siegel, Walter Shearsmith, Fred T. Moore, H. B. Hitchings, S. M. Dinsmore.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$68,910 08	$69,686 89	$56,669 54	$65,018 30
Bonds, mortgages and securities	21,237 39	24,677 73	23,587 85	23,817 85
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	1,594 66	3 91	220 97	1,603 49
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	647 76	647 76	605 76	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	3,417 77	3,222 09	5,327 80	6,222 80
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	17,935 70	15,049 50	26,733 40	25,230 44
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	3,195 00	1,819 00	2,526 00	2,233 00
Gold coin	2,462 50	1,907 50	2,432 50	1,590 00
Silver coin	360 20	457 15	268 00	339 60
Nickels and cents	85 97	55 24	50 40	44 32
Checks, cash items and internal revenue account	175 53	236 00	108 72	189 05
Totals	$121,022 56	$118,762 77	$119,530 94	$127,288 85
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	2,200 00	1,200 00	1,200 00	1,200 00
Undivided profits, less current expenses, interest and taxes paid	1,012 74	996 91	1,743 97	1,625 65
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	9,751 58	6,636 22	7,059 62	10,253 30
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	65,222 84	60,671 74	62,453 38	67,909 34
Savings certificates of deposit	22,835 40	29,257 90	27,073 97	26,300 56
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$121,022 56	$118,762 77	$119,530 94	$127,288 85

No. 303.

STATE SAVINGS BANK OF CARLETON, CARLETON.

Organized December 1, 1904.

HARRY S. GERMAN, *President;* JACOB J. LUCKE, *Vice President;* J. E. READY, *Cashier;* R. J. MCCORMICK, *Assistant Cashier.*

DIRECTORS.—Harry S. German, Chas. L. Edwards, Jacob J. Lucke, Julius E. Kahlbaum, Fred M. Renton, Edwin C. Maxwell.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$58,108 94	$54,577 84	$52,971 32	$57,615 46
Bonds, mortgages and securities	25,924 00	28,800 00	31,400 00	33,500 00
Premiums paid on bonds				
Overdrafts	86 14	294 47	84 45	68 23
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit		600 66		
United States bonds				
Due from banks in reserve cities	11,231 42	11,784 16	16,516 04	15,430 46
Exchanges for clearing house				
U. S. and National bank currency	5,473 00	2,004 00	2,937 00	1,970 00
Gold coin	750 00	1,200 00	640 00	850 00
Silver coin	625 50	685 00	600 00	487 50
Nickels and cents	87 27	118 42	85 42	72 84
Checks, cash items and internal revenue account	43 35	24 15	5 32	3 83
Totals	$108,329 62	$106,088 70	$111,239 55	$115,998 32
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	320 00	320 00	320 00	480 00
Undivided profits, less current expenses, interest and taxes paid	512 85	561 77	1,703 93	776 54
Dividends unpaid	30 00			
Commercial deposits subject to check	23,266 02	19,550 45	20,506 49	17,160 89
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	54,422 29	56,244 20	62,267 07	66,941 17
Savings certificates of deposit	9,778 46	9,412 28	6,442 06	10,639 72
Notes and bills rediscounted				
Bills payable				
Totals	$108,329 62	$106,088 70	$111,239 55	$115,998 32

No. 287.

THE COMMERCIAL SAVINGS BANK OF CARO, MICHIGAN.

Organized May 14, 1904.

JOHN F. SEELEY, *President;* SHERMAN F. CHASE, *Vice President;* LEWIS G. SEELEY, *Cashier;* SABIN HOOPER, *Assistant Cashier.*

DIRECTORS.—John F. Seeley, Sherman F. Chase, Lewis G. Seeley, Grant H. Slocum, Newton B. Atwood.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$71,206 15	$84,036 81	$92,200 67	$93,715 75
Bonds, mortgages and securities	64,915 00	67,013 00	55,018 00	52,133 00
Premiums paid on bonds				
Overdrafts	289 79	316 92	597 20	533 48
Banking house	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures	2,423 00	2,423 00	2,423 00	2,423 00
Other real estate				
Due from other banks and bankers (not reserve cities)	206 21	165 08	47 54	14 35
Items in transit				
United States bonds				
Due from banks in reserve cities	19,358 83	13,336 89	12,551 00	14,094 23
Exchanges for clearing house	323 42	235 35	231 13	143 99
U. S. and National bank currency	3,455 00	3,741 00	5,044 00	3,169 00
Gold coin	3,175 00	2,540 00	2,700 00	1,950 00
Silver coin	520 25	1,105 00	630 75	704 00
Nickels and cents	284 57	217 28	186 92	151 46
Checks, cash items and internal revenue account	610 60	435 44	609 29	487 87
Totals	$176,769 82	$185,565 77	$182,239 50	$179,520 13
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	2,500 00	2,500 00	2,500 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid	1,516 57	2,965 02	3,537 02	1,621 57
Dividends unpaid	25 00			
Commercial deposits subject to check	36,526 22	38,058 91	37,425 89	36,691 01
Commercial certificates of deposit	8,220 37	9,422 92	5,545 25	7,039 48
Due to banks and bankers	431 92	78 00	278 55	110 99
Certified checks				
Cashier's checks outstanding				
Savings deposits	22,266 46	22,029 51	23,187 81	24,287 59
Savings certificates of deposit	70,283 28	75,511 41	74,764 98	71,769 49
Notes and bills rediscounted				
Bills payable				
Totals	$176,769 82	$185,565 77	$182,239 50	$179,520 13

No. 286.

THE STATE SAVINGS BANK OF CARO, MICHIGAN.

Organized April 27, 1904.

T. W. ATWOOD, *President;* R. B. MCNAIR, G. H. SLOCUM, *Vice Presidents;* J. M. EALY, *Cashier;* LOUIS WEAN, *Assistant Cashier;* HENRY PARKER, *Auditor.*

DIRECTORS.—T. W. Atwood, T. C. Quinn, G. H. Slocum, R. B. McNair, G. R. Carson, J. M. Ealy, Henry Parker.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$125,974 24	$133,446 16	$162,549 63	$160,668 34
Bonds, mortgages and securities	168,576 37	187,794 14	204,466 67	200,933 77
Premiums paid on bonds				
Overdrafts	59 35	122 79	823 37	1,203 73
Banking house	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	96,917 75	39,848 75	39,851 48	52,588 96
Exchanges for clearing house				
U. S. and National bank currency	10,543 00	7,356 00	6,694 00	7,563 00
Gold coin	2,975 00	3,040 00	3,035 00	3,165 00
Silver coin	1,507 20	1,725 65	1,463 75	1,533 35
Nickels and cents	291 36	410 04	367 32	304 19
Checks, cash items and internal revenue account	961 32	5,466 92	2,426 06	6,600 75
Totals	$419,805 59	$391,210 45	$433,677 28	$446,561 09
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid	1,512 32	3,488 65	7,109 37	3,453 23
Dividends unpaid				
Commercial deposits subject to check	164,620 17	130,668 82	143,567 30	149,671 72
Commercial certificates of deposit	16,593 92	15,444 47	43,235 74	47,019 28
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	51,495 68	51,720 26	51,672 26	51,857 94
Savings certificates of deposit	132,583 50	136,888 25	135,092 61	140,558 92
Notes and bills rediscounted				
Bills payable				
Totals	$419,805 59	$391,210 45	$433,677 28	$446,561 09

No. 72.

THE STATE BANK OF CARSON CITY, CARSON CITY.

Organized February 14, 1887.

E. C. CUMMINGS, *President;* J. W. HALLETT, *Vice President;* IRA CUMMINGS, *Cashier.*

DIRECTORS.—Irvin McCall, J. W. Hallett, E. C. Cummings, John Boyer, Ira Cummings, G. H. Patterson, Laura H. Cummings.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$104,852 76	$104,454 98	$100,491 46	$105,893 88
Bonds, mortgages and securities	120,420 00	125,940 00	135,575 00	132,625 00
Premiums paid on bonds				
Overdrafts		27 97		241 85
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	3,141 35	1,048 88	3,163 38	2,571 00
United States bonds				
Due from banks in reserve cities	30,942 55	19,164 10	29,812 03	19,208 16
Exchanges for clearing house				
U. S. and National bank currency	4,448 00	9,011 00	8,311 00	11,796 00
Gold coin	5,045 00	5,045 00	5,080 00	5,055 00
Silver coin	1,247 75	559 05	619 50	720 20
Nickels and cents	51 36	36 55	69 05	50 56
Checks, cash items and internal revenue account	50 60	2,359 65	507 46	422 53
Totals	$275,199 37	$272,647 18	$288,628 88	$283,584 18
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	7,003 91	8,351 18	11,214 92	8,167 19
Dividends unpaid				
Commercial deposits subject to check	41,942 27	35,141 56	34,791 26	31,839 93
Commercial certificates of deposit	14,041 86	3,160 00	423 00	283 00
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	177,211 33	190,994 44	207,199 70	208,294 06
Notes and bills rediscounted				
Bills payable				
Totals	$275,199 37	$272,647 18	$288,628 88	$283,584 18

No. 234.

EXCHANGE STATE BANK, CARSONVILLE.

Organized June 20, 1901.

DAVID CROREY, *President;* ELLEN MCCAREN, *Vice President;* W. J. MCCAREN, *Cashier,* F. C. CROREY, *Assistant Cashier.*

DIRECTORS.—David Crorey, W. J. McCaren, Jane Crorey, Ellen McCaren, Mary McNinch, F. C. Crorey.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$88,033 04	$86,599 30	$90,787 45	$91,445 42
Bonds, mortgages and securities	27,839 59	25,354 59	25,412 77	28,562 77
Premiums paid on bonds				
Overdrafts	1,265 95	1,003 52	1,345 22	1,417 50
Banking house	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures	1,295 55	1,295 55	1,295 55	1,295 55
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	26,212 73	29,368 65	38,103 11	42,239 96
Exchanges for clearing house				
U. S. and National bank currency	5,408 00	6,367 00	4,976 00	5,829 00
Gold coin	2,415 00	2,450 00	2,720 00	2,805 00
Silver coin	490 15	517 30	412 15	580 25
Nickels and cents	88 73	95 82	98 06	105 46
Checks, cash items and internal revenue account	366 98	484 32	190 20	640 43
Totals	$154,915 72	$155,036 05	$166,840 51	$176,421 34
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,100 00
Undivided profits, less current expenses, interest and taxes paid	856 18	1,769 68	1,959 71	994 22
Dividends unpaid				
Commercial deposits subject to check	38,072 77	39,666 90	43,739 36	47,783 28
Commercial certificates of deposit	1,389 24	1,023 80	963 80	
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	91,597 53	89,575 67	97,177 64	104,543 84
Notes and bills rediscounted				
Bills payable				
Totals	$154,915 72	$155,036 05	$166,840 51	$176,421 34

No. 180.

STATE BANK OF CARSONVILLE, CARSONVILLE.

Orgarnized October 17, 1895.

WM. H. AITKIN, *President;* H. W. SMITH, *Vice President;* A. R. NILES, *Cashier;* C. J. WALKER, *Assistant Cashier.*

DIRECTORS.—Wm. H. Aitkin, Hattie C. Aitkin, Mary C. Richardson, H. W. Smith, Henry Ruttle, A. R. Niles, M. H. Aitkin.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$137,029 54	$140,183 00	$131,095 68	$149,059 67
Bonds, mortgages and securities	20,869 69	21,393 76	24,609 94	29,756 29
Premiums paid on bonds				
Overdrafts	364 75	227 76	542 04	837 88
Banking house	2,998 00	2,998 00	2,998 00	2,998 00
Furniture and fixtures	1,781 86	1,814 91	1,804 91	1,799 91
Other real estate	1,035 19	1,735 19	1,758 97	1,758 97
Due from other banks and bankers (not reserve cities)	4,007 47	2,014 83	8,193 76	2,166 68
Items in transit				
Expenses, interest and taxes paid				813 72
United States bonds				
Due from banks in reserve cities	15,410 32	13,727 74	21,355 48	18,603 33
Exchanges for clearing house	287 56	3,838 22		
U. S. and National bank currency	4,091 00	4,622 00	3,741 00	3,244 00
Gold coin	2,190 00	2,500 00	2,075 00	2,545 00
Silver coin	614 00	578 25	507 00	359 00
Nickels and cents	76 19	30 55	25 23	52 00
Checks, cash items and internal revenue account	300 00	1,374 11	625 11	32 82
Totals	$191,055 57	$197,038 32	$199,332 12	$214,027 27
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	3,320 00	3,320 00	3,320 00	3,620 00
Undivided profits, less current expenses, interest and taxes paid	2,392 49	2,681 45	2,995 40	
Dividends unpaid				
Commercial deposits subject to check	35,931 93	37,179 65	40,999 40	45,149 32
Commercial certificates of deposit				
Due to banks and bankers	2,362 60	6,071 60		
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	117,048 55	117,785 62	122,017 32	135,257 95
Notes and bills rediscounted				
Bills payable				
Totals	$191,055 57	$197,038 32	$199,332 12	$214,027 27

No. 343.

THE FIRST STATE BANK OF CENTRAL LAKE, MICH.

Organized June 30, 1906.

C. W. McPHAIL, *President;* JOHN SINALLEGAN, *Vice President;* W. S. RICHARDSON, *Cashier;* HARRY OLMSTEAD, *Assistant Cashier.*

DIRECTORS.—C. W. McPhail, John Sinallegan, W. S. Richardson, A. F. Wallbrecht, E. L. Cole.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts				$46,699 75
Bonds, mortgages and securities				6,025 70
Premiums paid on bonds				
Overdrafts				80 73
Banking house				3,200 00
Furniture and fixtures				1,600 00
Other real estate				708 44
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities				5,236 79
Exchanges for clearing house				634 16
U. S. and National bank currency				3,470 00
Gold coin				1,160 00
Silver coin				725 00
Nickels and cents				98 68
Checks, cash items and internal revenue account				
Totals				$69,639 25
Liabilities.				
Capital stock paid in				$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				381 10
Dividends unpaid				
Commercial deposits subject to check				15,584 28
Commercial certificates of deposit				23,529 90
Due to banks and bankers				517 73
Certified checks				
Cashier's checks outstanding				
Savings deposits				9,626 24
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals				$69,639 25

No. 315.

THE CHARLEVOIX STATE SAVINGS BANK, CHARLEVOIX.

Organized June 8, 1905.

F. E. TURRELL, *President;* G. C. GEIKEN, *Vice President;* C. E. TURRELL, *Cashier.*

DIRECTORS.—F. E. Turrell, H. L. Iddings, G. C. Geiken, G. W. Crouter, John Burns, H. S. Harsha, Guy I. Brown.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$30,361 90	$35,832 15	$36,964 20	$34,864 17
Bonds, mortgages and securities	11,469 42	12,194 42	11,132 02	12,232 02
Premiums paid on bonds				
Overdrafts	3 30	84 53	913 58	80 43
Banking house				
Furniture and fixtures	3,556 12	3,601 32	3,612 27	4,315 17
Expenses and taxes paid	350 29	610 17	476 85	500 15
Other real estate				
Due from other banks and bankers (not reserve cities)		7 27	317 12	
Items in transit				
United States bonds				
Due from banks in reserve cities	8,745 90	3,255 55	6,212 99	32,682 84
Exchanges for clearing house				
U. S. and National bank currency	2,606 00	2,411 00	3,063 00	4,703 00
Gold coin	810 00	805 00	917 50	700 00
Silver coin	1,044 40	1,349 25	1,761 20	2,003 25
Nickels and cents	126 35	132 33	132 58	62 25
Checks, cash items and internal revenue account	571 87	701 34	378 12	1,062 36
Totals	$59,645 55	$60,984 33	$65,881 43	$93,205 64
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				
Dividends unpaid				
Commercial deposits subject to check	22,352 38	15,068 42	17,272 52	39,853 04
Commercial certificates of deposit	8,659 50	7,880 50	13,505 00	18,770 70
Due to banks and bankers				
Certified checks				1,921 00
Cashier's checks outstanding				
Savings deposits	3,633 67	4,428 02	4,872 45	7,660 90
Savings certificates of deposit				
Notes and bills rediscounted		8,587 39	5,231 46	
Bills payable				
Totals	$59,645 55	$60,984 33	$65,881 43	$93,205 64

No. 218.

EATON COUNTY SAVINGS BANK, CHARLOTTE.

Organized August 14, 1899.

A. D. BAUGHMAN, *President;* H. G. BARBER, *Vice President;* H. K. JENNINGS, *Cashier.*

DIRECTORS.—A. D. Baughman, H. G. Barber, E. N. Ely, W. B. Otto, Albert Murray, H. K. Jennings, G. H. Spencer.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$116,882 81	$121,328 41	$101,150 36	$126,496 71
Bonds, mortgages and securities	105,738 67	114,130 00	126,940 00	135,590 00
Premiums paid on bonds				
Overdrafts				
Banking house				
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)	15,604 74		7,626 35	
Items in transit				
United States bonds				
Due from banks in reserve cities	10,633 68	10,658 80	10,675 84	10,692 88
Exchanges for clearing house				
U. S. and National bank currency	1,026 00	8,246 00	10,366 00	6,385 00
Gold coin	7,500 00	6,000 00	6,000 00	6,000 00
Silver coin	21 00	21 00	30 00	36 00
Nickels and cents	1 58	1 77	74	5 05
Checks, cash items and internal revenue account				
Totals	$257,408 48	$260,385 98	$262,789 29	$285,205 64
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid	5,889 86	8,225 16	11,255 92	7,911 08
Dividends unpaid	18 00	18 00	6 00	30 00
Commercial deposits subject to check				
Commercial certificates of deposit				
Due to banks and bankers	7,500 00	6,878 00		4,736 55
Certified checks				
Cashier's checks outstanding				
Savings deposits	119,800 62	121,064 82	127,327 37	136,678 01
Savings certificates of deposit	4,200 00	4,200 00	4,200 00	15,850 00
Notes and bills rediscounted				
Bills payable				
Totals	$257,408 48	$260,385 98	$262,789 29	$285,205 64

No. 305.

CHEBOYGAN COUNTY SAVINGS BANK, CHEBOYGAN.

Organized January 24, 1905.

JAMES F. MOLONEY, *President;* W. L. MARTIN, *Vice President;* PERCY T. DUDLEY, *Cashier.*

DIRECTORS.—James F. Moloney, Wm. L. Martin, John H. Clune, Warde L. Hagadorn, George Annand, S. A. St. Amour, Wm. S. McArthur, J. O. Pickands, Vet S. Moloney.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$54,142 11	$65,399 53	$74,660 70	$65,073 71
Bonds, mortgages and securities	41,423 00	52,800 00	38,675 00	53,582 50
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	43 06	73 33	153 58	97 76
Banking house	.....	.....	.....	.....
Furniture and fixtures	3,099 93	3,872 14	3,895 14	3,905 14
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	5,946 63	2,008 78	224 38	224 38
Items in transit	39 68	11 32	534 03	175 98
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	23,450 00	12,737 79	13,461 73	10,894 92
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	5,318 00	6,080 00	7,789 00	6,737 00
Gold coin	615 00	680 00	2,085 00	1,110 00
Silver coin	1,156 10	1,908 85	1,304 75	1,171 55
Nickels and cents	217 46	260 04	176 05	191 56
Checks, cash items and internal revenue account	690 05	151 87	358 96	630 08
Totals	$136,141 02	$145,983 65	$143,318 32	$143,794 58
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	29 67	29 67	29 67	29 67
Undivided profits, less current expenses, interest and taxes paid	364 47	577 57	1,418 21	1,812 83
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	45,996 86	41,505 98	31,590 72	40,069 37
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	19,407 51	27,631 61	29,054 40	28,790 99
Savings certificates of deposit	15,342 51	26,238 82	26,225 32	23,091 72
Notes and bills rediscounted	5,000 00	.....	5,000 00	.....
Bills payable	.....	.....	.....	.....
Totals	$136,141 02	$145,983 65	$143,318 32	$143,794 58

No. 304.

THE CHEBOYGAN STATE BANK, CHEBOYGAN.

Organized February 11, 1905.

FRANK SHEPHERD, *President;* WM. P. DEKLYNE, DUDLEY E. WATERS, *Vice Presidents;* GEO. G. BROWN, *Cashier.*

DIRECTORS.—Wm. P. DeKlyne, Miles E. Riggs, Chas. H. Fultz, Frank Shepherd, John S. Thompson, George G. Brown, Dudley E. Waters, O. H. Gebhardt, B. A. Cueny.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$54,131 38	$73,451 76	$97,954 64	$91,779 01
Bonds, mortgages and securities	26,777 79	30,805 93	30,744 31	30,727 77
Premiums paid on bonds	4 50	.....	.....	.....
Overdrafts	247 75	658 33	1,006 50	615 30
Banking house	11,458 64	11,065 57	11,065 57	11,065 57
Furniture and fixtures	2,083 99	2,742 33	3,053 83	3,053 83
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	1,655 91	1,515 89	17 00	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	17,356 83	7,502 77	12,711 49	11,816 17
Exchanges for clearing house	.....	.....	820 12	600 00
U. S. and National bank currency	5,447 00	5,567 00	4,599 00	9,674 00
Gold coin	1,185 00	1,210 00	1,035 00	880 00
Silver coin	1,944 60	2,139 35	1,737 00	2,085 50
Nickels and cents	178 55	153 88	153 75	46 20
Checks, cash items and internal revenue account	299 39	230 19	67 26	284 83
Totals	$122,771 33	$137,043 00	$164,965 47	$162,628 18
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	.....	.....	.....	1,000 00
Undivided profits, less current expenses, interest and taxes paid	375 57	353 88	1,463 70	917 02
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	32,672 59	34,873 64	48,599 58	47,585 61
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	17,161 00	17,830 57	16,686 05	17,353 86
Savings certificates of deposit	22,562 17	33,984 91	48,216 14	45,771 69
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$122,771 33	$137,043 00	$164,965 47	$162,628 18

No. 67.

CHELSEA SAVINGS BANK, CHELSEA.

Organized January 30, 1882.

F. P. GLAZIER, *President;* WM. J. KNAPP, JNO. W. SCHENK, *Vice Presidents;* THEO. E. WOOD, *Cashier;* PAUL G. SCHAIBLE, *Assistant Cashier;* A. K. STIMSON, *Auditor.*

DIRECTORS.—F. P. Glazier, Wm. J. Knapp, William P. Schenk, V. D. Hindelang, Fred Wedemeyer, John W. Schenk, Adam Eppler, H. I. Stimson, Theo. E. Wood.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$212,807 67	$235,222 00	$342,887 50	$305,583 87
Bonds, mortgages and securities	529,550 80	502,505 39	476,613 21	611,905 22
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	48 45	36 10	409 59	834 86
Banking house	50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures	9,979 09	9,979 09	8,530 09	8,530 09
Other real estate	4,800 00	4,800 00	4,800 00	4,800 00
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	4,000 00	.....	.....	.....
United States bonds	2,000 00	2,000 00	2,000 00	2,000 00
Due from banks in reserve cities	295,835 69	205,117 27	190,776 81	162,716 87
Exchanges for clearing house	5,510 17	5,941 75	5,506 24	5,572 72
U. S. and National bank currency	17,039 00	20,751 00	22,983 00	22,211 00
Gold coin	13,240 00	13,525 00	13,815 00	14,590 00
Silver coin	2,184 75	2,140 50	1,263 75	1,389 00
Nickels and cents	482 71	390 35	487 36	467 75
Checks, cash items and internal revenue account	199 70	145 43	3,605 82	9,047 05
Totals	$1,147,678 03	$1,052,543 88	$1,123,678 37	$1,199,648 43
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	75,000 00	75,000 00	75,000 00	80,000 00
Undivided profits, less current expenses, interest and taxes paid	10,723 85	15,770 54	17,346 03	12,903 76
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	412,152 47	304,129 42	360,468 13	420,612 72
Commercial certificates of deposit	43,593 49	43,345 36	43,516 94	43,427 20
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	382,680 56	390,681 31	395,065 92	406,848 93
Savings certificates of deposit	123,527 66	123,617 25	132,261 35	135,855 82
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,147,678 03	$1,052,543 88	$1,123,678 37	$1,199,648 43

No. 203.

THE KEMPF COMMERCIAL AND SAVINGS BANK, CHELSEA.

Organized January 14, 1898.

HARMON S. HOLMES, *President;* CHARLES H. KEMPF, *Vice President;* JOHN A. PALMER, *Cashier;* GEORGE A. BEGOLE, *Assistant Cashier.*

DIRECTORS.—Reuben Kempf, Charles H. Kempf, Harmon S. Holmes, C. Klein, R. S. Armstrong, Edward Vogel, George A. BeGole.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$56,828 18	$52,011 57	$47,532 14	$57,962 45
Bonds, mortgages and securities	353,725 03	359,773 65	382,344 22	371,404 33
Premiums paid on bonds	783 02	783 02	838 23	802 40
Overdrafts	2,562 85	2,930 27	2,511 73	1,417 47
Banking house	7,000 00	7,000 00	7,000 00	9,157 17
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	13,100 00	17,100 00	17,100 00	10,100 00
Items in transit	.....	206 00	.....	.....
United States bonds	5,500 00	5,500 00	5,500 00	5,500 00
Due from banks in reserve cities	48,003 98	41,206 20	41,150 43	40,918 56
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	11,573 00	12,456 00	11,206 00	10,264 00
Gold coin	12,910 00	13,270 00	14,620 00	14,975 00
Silver coin	1,500 95	1,216 00	1,124 70	918 80
Nickels and cents	123 13	122 81	121 77	134 14
Checks, cash items and internal revenue account	312 08	767 87	140 23	360 77
Totals	$515,422 22	$515,843 39	$532,689 45	$525,415 09
Liabilities.				
Capital stock paid in	$40,000 00	$40,000 00	$40,000 00	$40,000 00
Surplus fund	13,000 00	13,000 00	13,000 00	14,000 00
Undivided profits, less current expenses, interest and taxes paid	3,674 75	7,287 85	6,246 80	6,147 95
Dividends unpaid	176 00	40 00	40 00	80 00
Commercial deposits subject to check	41,388 35	40,524 36	36,631 44	38,760 32
Commercial certificates of deposit	31,654 67	30,155 93	30,996 97	29,195 81
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	2,000 00	2,000 00	2,000 00
Cashier's checks outstanding	5,400 00	500 00	.....	.....
Savings deposits	348,799 53	353,998 98	371,871 73	365,456 55
Savings certificates of deposit	31,328 92	28,336 27	31,902 51	29,774 46
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$515,422 22	$515,843 39	$532,689 45	$525,415 09

No. 235.

THE CHESANING STATE BANK, CHESANING.

Organized June 22, 1901.

OLIVER D. CHAPMAN, *President;* MILLIS L. PARSHALL, *Vice President;* F. A. GREENFELDER, *Cashier;* F. A. CHAPMAN, WALTER M. MEYER, *Assistant Cashiers.*

DIRECTORS.—O. D. Chapman, F. A. Greenfelder, A. D. Agnew, George M. Peet, A. Cantwell, M. L. Parshall.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$97,381 71	$95,022 31	$104,469 75	$108,464 33
Bonds, mortgages and securities	19,965 56	19,990 56	24,300 54	22,549 45
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	106 01	15	322 91	51 06
Banking house	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures	1,475 00	1,475 00	1,475 00	1,475 00
Other real estate	.....	.....	.....	3,517 65
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	36 83	87 53	36 83	1,032 27
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	5,615 42	4,356 00	13,830 06	10,211 25
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	8,348 00	5,029 00	4,877 00	5,515 00
Gold coin	685 00	525 00	1,415 00	1,620 00
Silver coin	2,656 05	2,489 95	1,815 20	2,273 00
Nickels and cents	414 77	418 57	323 15	361 78
Checks, cash items and internal revenue account	163 93	89 56	587 29	2,036 40
Totals	$144,348 28	$136,983 63	$160,952 73	$166,607 19
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	1,400 00	1,400 00	1,400 00	1,600 00
Undivided profits, less current expenses, interest and taxes paid	1,940 45	2,415 82	3,684 09	2,147 79
Dividends unpaid	206 50	157 50	157 50	308 00
Commercial deposits subject to check	31,558 84	28,245 90	33,676 08	33,995 53
Commercial certificates of deposit	79,242 49	69,664 41	94,566 06	97,874 14
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	2,469 00	5,681 73
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	5,000 00	10,100 00	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$144,348 28	$136,983 63	$160,952 73	$166,607 19

No. 118.

CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President;* WM. WOLSEY, *Vice President;* C. H. SUTHERLAND, *Cashier.*

DIRECTORS.—C. W. Perry, C. H. Sutherland, Wm. Wolsey, R. H. Jenney, L. Wiesman.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$94,646 12	$108,808 45	$115,187 67	$114,371 60
Bonds, mortgages and securities	45,040 30	42,907 30	43,320 30	45,585 30
Premiums paid on bonds				
Overdrafts	680 95	397 33	82 19	1,140 34
Banking house	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate				
Due from other banks and bankers (not reserve cities)	10,000 00	10,000 00	10,000 00	10,000 00
Items in transit	51 01	449 96	1,177 73	2,870 00
United States bonds				
Due from banks in reserve cities	42,002 78	37,570 09	36,958 99	34,267 84
Exchanges for clearing house				
U. S. and National bank currency	10,581 00	10,163 00	4,832 00	3,616 00
Gold coin	1,925 00	2,335 00	2,730 00	4,035 00
Silver coin	2,186 40	2,117 10	1,883 90	1,955 70
Nickels and cents	186 44	216 51	176 04	109 44
Checks, cash items and internal revenue account	1,833 75	3,100 04	3,093 01	628 53
Totals	$215,833 75	$224,764 78	$226,141 83	$225,288 75
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid	2,202 98	3,506 49	3,372 83	1,379 81
Dividends unpaid				
Commercial deposits subject to check	57,403 17	66,483 22	69,754 96	68,598 88
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	58,371 79	59,309 61	65,735 13	68,661 46
Savings certificates of deposit	70,855 81	68,465 46	60,278 91	59,648 60
Notes and bills rediscounted				
Bills payable				
Totals	$215,833 75	$224,764 78	$226,141 83	$225,288 75

No. 267.

E. JOSSMAN STATE BANK, CLARKSTON.

Organized November 25, 1902.

MANLEY BOWER, *President;* HARRISON WALTER, *Vice President;* R. E. JOSSMAN, *Cashier;* C. R. MORRISON, *Assistant Cashier.*

DIRECTORS.—Harrison Walter, Manley Bower, Edmund Foster, George F. Gross, W. E. Clark, Andrew K. Edgar, R. E. Jossman.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$73,156 25	$70,421 60	$67,506 82	$83,296 69
Bonds, mortgages and securities	41,883 53	46,830 19	47,580 19	54,240 19
Premiums paid on bonds				
Overdrafts	1,878 75	1,129 92	1,804 23	1,032 72
Banking house				
Furniture and fixtures	900 00	900 00	935 00	790 00
Expenses paid	187 82			
Other real estate				
Due from other banks and bankers (not reserve cities)	758 19	997 02	1,362 88	1,017 16
Items in transit	430 40	350 00	1,822 40	
United States bonds				
Due from banks in reserve cities	7,875 58	8,366 10	20,630 35	6,445 93
Exchanges for clearing house				
U. S. and National bank currency	4,193 00	6,745 00	6,591 00	6,986 00
Gold coin	1,512 50	1,537 50	1,547 50	1,567 50
Silver coin	391 55	201 35	413 15	431 40
Nickels and cents	24 55	20 19	19 23	27 77
Checks, cash items and internal revenue account	65 42	154 60	198 71	361 23
Totals	$133,257 54	$137,653 47	$150,411 46	$156,196 59
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	4,000 00	4,000 00	4,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid		707 68	1,110 96	345 97
Dividends unpaid				
Commercial deposits subject to check	10,513 58	11,926 39	16,846 31	16,815 37
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks ontstanding				
Savings deposits	38,724 87	39,860 50	44,858 16	44,731 54
Savings certificates of deposit	59,019 09	61,158 90	63,596 03	69,303 71
Notes and bills rediscounted	1,000 00			
Bills payable				
Totals	$133,257 54	$137,653 47	$150,411 46	$156,196 59

No. 104.

BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized October 14, 1890.

B. S. SPOFFORD, *President;* F. L. BURDICK, *Vice President;* M. W. WIMER, *Cashier.*

DIRECTORS.—B. S. Spofford, G. W. VanAken, N. A. Reynolds, F. L. Burdick, Alfred Milnes, S. H. Clizbe, Newton Baldwin, Harry P. Woodward, J. W. McCausey.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$244,178 26	$258,092 38	$237,146 62	$221,662 90
Bonds, mortgages and securities	250,132 09	238,771 23	242,364 27	243,028 17
Premiums paid on bonds				
Overdrafts	1,512 95	1,364 98	241 49	2,091 01
Banking house				
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	138,025 23	117,556 10	104,867 37	100,794 26
Exchanges for clearing house	484 62	898 87	2,297 46	3,481 33
U. S. and National bank currency	16,285 00	13,346 00	11,999 00	11,754 00
Gold coin	17,455 00	16,410 00	16,520 00	15,690 00
Silver coin	1,280 00	2,501 00	2,206 60	1,597 10
Nickels and cents	153 67	210 71	55 29	136 31
Checks, cash items and internal revenue account				
Totals	$669,506 82	$649,151 27	$617,698 10	$600,235 08
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	18,000 00	18,000 00	18,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid	3,552 17	5,232 09	7,504 46	3,822 11
Dividends unpaid	75 00			42 00
Commercial deposits subject to check	169,776 53	149,768 08	109,658 33	102,803 51
Commercial certificates of deposit	110,872 02	117,454 87	120,395 38	117,825 89
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	317,231 10	308,696 23	312,139 93	305,741 57
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$669,506 82	$649,151 27	$617,698 10	$600,235 08

No. 292.

THE STATE BANK OF COLEMAN, COLEMAN, MICHIGAN.

Organized June 1, 1904.

CHARLES H. NIGGEMAN, *President;* JAMES E. CURTICE, *Vice President;* P. T. HERWIG, *Cashier.*

DIRECTORS.—James E. Curtice, Edwin B. Knapp, Frances B. Niggeman, Charles D. Williams, Charles H. Niggeman, James M. Allen.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$41,202 95	$39,392 09	$40,626 31	$42,549 45
Bonds, mortgages and securities	6,215 15	5,650 43	8,138 43	7,255 10
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	305 52	15 32	.....	97 78
Banking house	1,894 85	7,943 09	8,139 99	8,114 71
Furniture and fixtures	1,353 32	2,003 32	2,165 18	2,165 18
Other real estate	6,524 07	1,894 85	2,006 85	2,006 85
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	8,635 34	11,740 13	7,153 98	10,125 65
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	5,298 00	2,411 00	3,670 00	2,785 00
Gold coin	800 00	1,215 00	1,615 00	2,040 00
Silver coin	1,034 70	429 00	287 25	976 30
Nickels and cents	261 14	228 68	278 99	181 06
Checks, cash items and internal revenue account	165 60	.....	196 15	230 93
Totals	$73,690 64	$72,922 91	$74,278 13	$78,528 01
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	600 00	600 00	600 00	800 00
Undivided profits, less current expenses, interest and taxes paid	869 44	1,883 86	2,720 33	1,249 66
Dividends unpaid	160 00	80 00	80 00	.....
Commercial deposits subject to check	22,819 60	20,546 12	21,433 54	28,963 84
Commercial certificates of deposit	29,241 60	29,812 93	29,444 26	27,514 51
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$73,690 64	$72,922 91	$74,278 13	$78,528 01

No. 32.

FARMERS' STATE BANK, CONCORD.

Organized November 20, 1886.

WILLIAM D. CHAPPLE, *President;* C. YOUNG, *Vice President;* PERCY E. CHAPPLE, *Cashier;* C. V. CUTTING, *Assistant Cashier.*

DIRECTORS.—W. D. Chapple, P. E. Chapple, C. Young. H. E. Dewey, F. P. Dann, A. S. Wolcott, W. H. Magel.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$71,184 54	$84,464 60	$86,433 93	$82,736 33
Bonds, mortgages and securities	67,545 00	69,819 36	69,247 36	76,758 84
Premiums paid on bonds	200 00			
Overdrafts	22 13	45 38	38 13	112 49
Banking house	7,200 00	7,200 00	7,200 00	7,200 00
Furniture and fixtures	800 00	800 00	800 00	
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	52,725 00	50,207 88	74,740 41	63,108 69
Exchanges for clearing house			450 00	
U. S. and National bank currency	3,799 00	2,668 00	4,975 00	6,366 00
Gold coin	3,305 00	3,715 00	3,460 00	3,910 00
Silver coin	390 00	455 00	460 00	370 00
Nickels and cents	21 02	17 05	20 89	17 82
Checks, cash items and internal revenue account	191 29			
Totals	$207,382 98	$219,392 27	$247,825 72	$240,580 17
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	1,820 81	2,037 62	3,265 47	1,599 01
Dividends unpaid	77 00	35 00		42 00
Commercial deposits subject to check	34,964 54	31,216 53	42,375 77	45,277 16
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	140,520 63	156,103 12	172,184 48	163,662 00
Notes and bills rediscounted				
Bills payable				
Totals	$207,382 98	$219,392 27	$247,825 72	$240,580 17

No. 174.

COMMERCIAL STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized August 1, 1894.

SAMUEL GIBSON, *President;* JOHN B. GEORGE, *Vice President;* JAMES A. MARSH, *Cashier;* E. L. NEWCOMER, *Assistant Cashier.*

DIRECTORS.—Samuel Gibson, John B. George, W. H. Burger, Charles M. Burger, L. A. Melcher, John Blue, Charles E. Hagenbuch, James A. Marsh, Robet. T. Weir, Kleckner Hartman.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$135,669 05	$134,878 26	$130,084 91	$136,090 62
Bonds, mortgages and securities	48,365 28	46,181 65	44,841 65	44,556 65
Premiums paid on bonds				
Overdrafts	1,363 27	1,246 11	841 54	1,980 54
Banking house	7,844 00	7,844 00	7,844 00	7,839 00
Furniture and fixtures	2,270 00	2,270 00	2,270 00	2,270 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	4,184 42	3,838 92	4,823 92	5,333 12
United States bonds				
Due from banks in reserve cities	20,834 11	37,196 85	34,853 28	29,607 94
Exchanges for clearing house				
U. S. and National bank currency	5,740 00	5,425 00	8,966 00	5,907 00
Gold coin	6,900 00	5,425 00	5,735 00	5,500 00
Silver coin	1,112 80	1,959 95	2,050 35	1,799 80
Nickels and cents	48 34	98 28	52 96	57 89
Checks, cash items and internal revenue account	136 52	40 18	377 76	1,840 84
Totals	$234,467 79	$246,404 20	$242,741 37	$242,783 40
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid	1,066 26	1,650 81	4,107 35	2,099 03
Dividends unpaid				
Commercial deposits subject to check	49,228 41	46,696 03	34,027 11	38,051 48
Commercial certificates of deposit	94,250 49	84,989 03	90,304 28	87,633 81
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	39,922 63	63,068 33	64,302 63	64,999 08
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$234,467 79	$246,404 20	$242,741 37	$242,783 40

No. 173.

FIRST STATE BANK OF CONSTANTINE, CONSTANTINE.

Organized June 28, 1894.

S. B. HAGENBUCH, *President;* EDWIN W. KEIGHTLEY, *Vice President;* GEORGE CROSSETT HARVEY, *Cashier.*

DIRECTORS.—S. B. Hagenbuch, J. Mark Harvey, Della S. Crossett, Edwin W. Keightley, George Crossett Harvey, Levi A. Strohm, L. A. Harvey.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$155,021 48	$161,489 42	$153,852 25	$158,495 75
Bonds, mortgages and securities	52,726 68	53,772 49	62,996 87	70,740 49
Premiums paid on bonds	.....	.....	677 55	584 50
Overdrafts	757 05	1,418 03	892 71	2,323 48
Banking house	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures	600 00	600 00	1,400 00	1,300 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	4,420 18	1,395 21	2,874 85	2,612 81
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	43,577 55	61,530 97	58,470 73	39,413 92
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	6,935 00	5,070 00	7,957 00	5,455 00
Gold coin	5,000 00	5,000 00	5,000 00	5,000 00
Silver coin	1,060 00	1,213 25	1,251 00	815 50
Nickels and cents	48 33	47 16	78 09	56 26
Checks, cash items and internal revenue account	319 83	510 89	1,469 15	300 38
Totals	$277,466 10	$299,047 42	$303,920 20	$294,098 09
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	467 24	912 72	1,852 92	951 01
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	53,252 46	58,412 08	55,441 92	48,707 08
Commercial certificates of deposit	100 00	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	40 00	40 00	40 00	50 00
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	187,606 40	203,682 62	210,585 36	208,390 00
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$277,466 10	$299,047 42	$303,920 20	$294,098 09

No. 281.

COOPERSVILLE STATE BANK, COOPERSVILLE.

Organized October 27, 1903.

COLON C. LILLIE, *President;* JOHN WEATHERWAX, *Vice President;* MILLARD DURHAM, *Cashier;* HENRY STEHOUWER, *Assistant Cashier.*

DIRECTORS.—Millard Durham, Colon C. Lillie, Henry Ferguson, John Weatherwax, N. A. Shaw, W. I. Lillie.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$65,275 28	$76,658 96	$81,302 06	$90,854 30
Bonds, mortgages and securities	98,221 57	105,782 73	106,182 73	105,442 73
Premiums paid on bonds				
Overdrafts	1,316 56	2,293 08	635 22	877 26
Banking house	2,618 83	2,618 83	2,618 83	2,618 83
Furniture and fixtures	1,449 59	1,449 59	1,576 09	1,576 09
Other real estate				
Due from other banks and bankers (not reserve cities)	475 05	202 90		
Items in transit	4,205 00	746 55	1,381 12	552 24
United States bonds				
Due from banks in reserve cities	17,378 39	13,769 58	11,644 14	7,943 04
Exchanges for clearing house				
U. S. and National bank currency	5,699 00	1,830 00	6,622 00	3,026 00
Gold coin	2,672 50	4,060 00	4,715 00	4,905 00
Silver coin	727 80	676 45	252 85	383 25
Nickels and cents	247 23	196 45	202 06	106 51
Checks, cash items and internal revenue account	119 41	720 00	948 49	3 70
Totals	$200,406 21	$211,005 12	$218,080 59	$218,288 95
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	1,200 00	1,200 00	1,200 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid	1,730 43	2,374 51	2,997 12	1,307 91
Dividends unpaid	12 00			4 00
Commercial deposits subject to check	33,822 47	38,200 02	37,706 08	37,886 99
Commercial certificates of deposit	70 00			
Due to banks and bankers			169 24	
Certified checks				
Cashier's checks outstanding				
Savings deposits	17,721 39	23,121 81	24,683 04	30,162 02
Savings certificates of deposit	125,849 92	116,108 78	123,325 11	126,928 03
Notes and bills rediscounted				
Bills payable		10,000 00	8,000 00	
Totals	$200,406 21	$211,005 12	$218,080 59	$218,288 95

No. 339.

THE OLD CORUNNA STATE BANK, CORUNNA.

Organized May 9, 1906.

W. F. GALLAGHER, *President*, JOHN DRISCOLL, T. M. EULER, *Vice Presidents*; W. A. ROSENKRANS, *Cashier*; E. T. SIDNEY, *Assistant Cashier*.

DIRECTORS.—W. F. Gallagher, John Driscoll, T. M. Euler, W. A. Rosenkrans, E. T. Sidney, A. A. Harper.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts			$177,714 30	$183,587 19
Bonds, mortgages and securities			52,235 00	52,235 00
Premiums paid on bonds				
Overdrafts			357 09	1,212 41
Banking house			14,000 00	14,000 00
Furniture and fixtures			4,000 00	4,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				303 05
Items in transit			4,168 29	
United States bonds				
Due from banks in reserve cities			116,444 27	106,431 67
Exchanges for clearing house				
U. S. and National bank currency			10,047 00	11,497 00
Gold coin			3,700 00	4,000 00
Silver coin			1,400 00	1,500 00
Nickels and cents			134 73	64 07
Checks, cash items and internal revenue account			414 79	1,067 65
Totals			$384,615 47	$379,898 04
Liabilities.				
Capital stock paid in			$30,000 00	$30,000 00
Surplus fund			5,000 00	5,300 00
Undivided profits, less current expenses, interest and taxes paid			1,932 02	565 76
Dividends unpaid				
Commercial deposits subject to check			66,960 30	53,717 68
Commercial certificates of deposit			241,276 77	217,707 78
Due to banks and bankers			4,609 69	620 05
Certified checks				
Cashier's checks outstanding				
Savings deposits			6,007 74	6,895 66
Savings certificates of deposit			28,828 95	65,091 11
Notes and bills rediscounted				
Bills payable				
Totals			$384,615 47	$379,898 04

No. 183.

SANILAC COUNTY STATE BANK, CROSWELL.

Organized December 26, 1895.

JOHN P. NIGGEMAN, JR., *President;* ROBERT GRAY, *Vice President;* W. CALKINS, *Cashier;* H. E. NIGGEMAN, *Assistant Cashier.*

DIRECTORS.—A. E. Sleeper, John P. Niggeman, Jr., D. McNair, Robert Gray, James McColl.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$170,168 39	$168,609 05	$187,805 90	$188,867 43
Bonds, mortgages and securities	34,078 84	36,404 14	38,390 90	50,115 26
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	591 54	874 26	274 63	1,227 41
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures	2,626 46	2,626 46	2,626 46	2,626 46
Other real estate	230 00	230 00	230 00	230 00
Due from other banks and bankers (not reserve cities)	1,274 35	3,899 06	6,289 72	2,913 25
Items in transit	40 00	.....	1,130 74	1,487 40
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	59,900 94	69,106 25	72,436 00	72,089 98
Exchanges for clearing house	.....	.....	.....	762 47
U. S. and National bank currency	9,532 00	7,819 00	7,464 00	7,286 00
Gold coin	5,575 00	5,650 00	4,550 00	4,535 00
Silver coin	910 95	787 80	576 10	652 55
Nickels and cents	155 39	123 81	118 64	55 31
Checks, cash items and internal revenue account	1,845 40	387 63	2,081 13	.....
Totals	$299,429 26	$299,017 46	$326,424 22	$335,348 52
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	4,336 87	5,991 25	7,211 55	7,818 22
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	66,559 41	70,240 89	84,414 60	83,052 25
Commercial certificates of deposit	150,140 27	153,209 24	166,653 22	174,848 30
Due to banks and bankers	1,106 11	321 35	.....	1,585 31
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	22,284 60	24,254 73	23,144 85	23,044 44
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$299,429 26	$299,017 46	$326,424 22	$335,348 52

No. 182.

STATE BANK OF CROSWELL, CROSWELL.

Organized December 4, 1895.

WM. H. AITKIN, *President;* A. H. MEDBURY, *Vice President;* FRANK J. BATTERSBEE, *Cashier;* GEORGE H. SCHLICHTING, *Assistant Cashier.*

DIRECTORS.—Wm. H. Aitkin, Mary C. Richardson, Frank J. Battersbee, Melvin H. Aitkin, A. H. Medbury, H. C. Aitkin.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$101,970 46	$102,334 81	$113,687 18	$118,298 70
Bonds, mortgages and securities	21,779 68	23,322 45	28,872 45	29,261 00
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	112 08	.....	4 45	17 02
Banking house	2,750 00	2,750 00	2,750 00	2,750 00
Furniture and fixtures	1,563 00	1,563 00	1,563 00	1,563 00
Other real estate	1,200 00	5,200 00	5,200 00	5,200 00
Due from other banks and bankers (not reserve cities)	4,449 45	1,703 56	3,988 90	2,054 95
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	29,201 16	26,905 04	22,556 37	27,896 35
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	1,550 00	2,247 00	1,849 00	4,253 00
Gold coin	1,020 00	1,045 00	1,015 00	1,170 00
Silver coin	373 45	766 25	644 30	149 45
Nickels and cents	97 00	160 58	152 24	74 92
Checks, cash items and internal revenue account	41 10	544 95	210 50	137 54
Totals	$166,107 38	$168,542 64	$182,493 39	$192,825 93
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid	871 89	789 92	1,698 34	1,788 53
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	63,664 80	58,035 01	70,115 81	77,502 52
Commercial certificates of deposit	77,563 22	83,738 32	86,260 95	87,771 08
Due to banks and bankers	7 47	1,979 39	418 29	1,763 80
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$166,107 38	$168,542 64	$182,493 39	$192,825 93

No. 176.

DAVISON STATE BANK, DAVISON.

Organized December 28, 1894.

A. B. CULLEN, *President;* ISRAEL HILL, *Vice President;* W. G. BILLINGS, *Cashier;* M. A. MCBRATNEY, *Assistant Cashier.*

DIRECTORS.—A. B. Cullen, Israel Hill, James H. Baxter, Charles Blackmore, Geo. Leach, Frank Jaques, Samuel T. Hall.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$43,856 35	$46,982 40	$48,894 85	$48,974 87
Bonds, mortgages and securities	75,890 23	78,970 23	85,906 80	83,766 80
Premiums paid on bonds				
Overdrafts	1,561 09	274 43	95 14	163 02
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)	506 71	617 65	1,224 83	975 61
Items in transit				
United States bonds				
Due from banks in reserve cities	29,154 30	18,762 58	17,758 63	23,996 37
Exchanges for clearing house				
U. S. and National bank currency	1,512 00	4,510 00	5,120 00	1,692 00
Gold coin	2,210 00	2,840 00	2,175 00	2,955 00
Silver coin	922 90	471 10	1,023 00	592 10
Nickels and cents	268 41	124 06	103 84	98 68
Checks, cash items and internal revenue account	25 32	174 14	161 20	1,010 00
Totals	$161,907 31	$159,726 59	$168,463 29	$170,224 45
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	2,100 00	2,100 00	2,100 00	2,300 00
Undivided profits, less current expenses, interest and taxes paid	3,737 11	3,928 83	4,533 33	3,971 23
Dividends unpaid	60 00	60 00		
Commercial deposits subject to check	25,986 84	20,792 45	21,488 72	17,951 65
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	110,023 36	112,845 31	120,341 24	126,001 57
Notes and bills rediscounted				
Bills payable				
Totals	$161,907 31	$159,726 59	$168,463 29	$170,224 45

No. 319.

THE CITIZEN'S STATE BANK OF DECATUR, DECATUR.

Organized August 15, 1905.

S. B. MONROE, *President;* D. E. BRIGHAM, J. C. DUNNINGTON, *Vice Presidents;* GEO T. POMEROY, *Cashier;* GEO. B. ROGERS, *Assistant Cashier.*

DIRECTORS.—S. B. Monroe, D. E. Brigham, J. C. Dunnington, Geo. T. Pomeroy, Geo. B. Rogers, J. E. Maxwell, S. J. Sherrod, E. J. Rawson, A. J. Goble.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept 4.
Loans and discounts	$25,065 78	$28,831 91	$29,293 61	$37,850 36
Bonds, mortgages and securities	21,576 40	26,380 53	27,816 58	25,798 13
Premiums paid on bonds				
Overdrafts		69	202 47	
Banking house	630 00	733 96	8,700 00	8,700 00
Furniture and fixtures	781 57	789 80	998 83	1,099 33
Other real estate				
Due from other banks and bankers (not reserve cities)	1,962 00			
Items in transit				
United States bonds				
Due from banks in reserve cities	13,686 25	2,714 39	447 44	6,779 85
Exchanges for clearing house			391 03	
U. S. and National bank currency	3,221 00	1,794 00	2,197 00	5,100 00
Gold coin	345 00	715 00	865 00	835 00
Silver coin	744 25	361 00	653 20	146 00
Nickels and cents	76 24	77 20	62 02	14 93
Checks, cash items and internal revenue account	28 00			262 00
Totals	$68,116 49	$62,398 48	$71,627 13	$86,585 60
Liabilities.				
Capital stock paid in	$18,430 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid	309 81	105 46	139 69	343 24
Dividends unpaid				
Commercial deposits subject to check	17,495 41	11,569 14	13,129 67	21,019 60
Commercial certificates of deposit	717 85	345 00	277 00	2,045 23
Due to banks and bankers			176 95	
Certified checks				
Cashier's checks outstanding				
Savings deposits	1,859 35	2,945 99	3,338 61	4,004 59
Savings certificates of deposit	29,304 07	27,432 89	25,565 21	30,172 94
Notes and bills rediscounted				
Bills payable			9,000 00	9,000 00
Totals	$68,116 49	$62,398 48	$71,627 13	$86,585 60

No. 102.

FIRST STATE BANK OF DECATUR, DECATUR.

Organized September 19, 1890.

E. B. COPLEY, *President;* A. E. LAWRENCE, *Vice President;* L. D. HILL, *Cashier.*

DIRECTORS.—E. B. Copley, A. E. Lawrence, A. W. Haydon, Belle A. Baker, A. W. Copley.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$74,984 32	$70,044 46	$73,552 17	$71,037 86
Bonds, mortgages and securities	81,203 23	89,453 23	88,953 23	89,153 23
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	302 68	495 38	697 50	1,880 38
Banking house	4,000 00	4,250 00	4,250 00	4,250 00
Furniture and fixtures	1,293 39	1,297 14	1,297 14	1,297 14
Other real estate	350 00	350 00	350 00	350 00
Due from other banks and bankers (not reserve cities)	.....	835 66	.....	.....
Items in transit	.....	.....	.....	181 76
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	10,367 77	6,067 21	2,605 13	9,992 04
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	5,794 00	8,251 00	6,119 00	4,553 00
Gold coin	4,655 00	4,920 00	5,140 00	5,075 00
Silver coin	1,015 15	994 20	244 20	1,221 20
Nickels and cents	76 57	119 91	52 43	82 12
Checks, cash items and internal revenue account	257 89	.....	816 66	.....
Totals	$184,300 00	$187,078 19	$184,077 46	$189,073 73
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	8,653 59	9,046 72	9,343 06	8,557 90
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	36,995 65	35,741 75	28,995 18	26,168 77
Commercial certificates of deposit	93,797 00	95,747 64	91,216 54	95,562 55
Due to banks and bankers	.....	626 37	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	8,853 76	9,915 71	8,522 68	10,784 51
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	5,000 00	7,000 00
Bills payable	.....	.....	5,000 00	5,000 00
Totals	$184,300 00	$187,078 19	$184,077 46	$189,073 73

No. 196.

FARMERS' STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 25, 1897.

IRA ARNOT, *President;* E. M. MARK, *Vice President and Cashier;*
B. B. BROWN, *Assistant Cashier.*

DIRECTORS.—Ira Arnot, Myra Arnot Mark, E. M. Mark, Vernie Arnot Wooley, R. J. Arnot.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$134,740 51	$139,573 10	$127,010 89	$127,840 22
Bonds, mortgages and securities	22,102 82	23,832 79	30,054 20	23,174 20
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	526 43	674 99	563 45	922 16
Banking house	1,937 35	1,937 35	1,937 35	1,971 74
Furniture and fixtures	3,119 60	3,119 60	3,119 60	3,119 60
Other real estate	900 00	.....	3,276 30	3,313 98
Due from other banks and bankers (not reserve cities)	3,203 82	2,886 04	5,632 58	862 18
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	11,236 11	16,673 50	17,062 54	25,276 19
Exchanges for clearing house	894 83	1,379 89	.....	2,342 71
U. S. and National bank currency	3,971 00	3,275 00	2,331 00	5,340 00
Gold coin	4,875 00	5,755 00	4,070 00	3,810 00
Silver coin	322 70	233 30	102 05	90 15
Nickels and cents	142 71	127 67	149 96	148 51
Checks, cash items and internal revenue account	.....	.....	128 12	232 34
Totals	$187,972 88	$198,968 23	$195,458 04	$198,443 98
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid	1,932 03	2,762 83	682 28	135 85
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	29,902 76	19,438 01	32,499 21	31,716 68
Commercial certificates of deposit	138,031 44	147,662 75	142,006 73	135,688 96
Due to banks and bankers	106 65	11,104 64	2,269 82	12,902 49
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$187,972 88	$198,968 23	$195,458 04	$198,443 98

No. 195.

STATE BANK OF DECKERVILLE, DECKERVILLE.

Organized June 1, 1897.

WM. H. AITKIN, *President;* GEO. B. FORRESTER, *Vice President;* C. E. MCCLUSKY, *Cashier;* G. A. MCGREGOR, *Assistant Cashier.*

DIRECTORS.—Wm. H. Aitkin, H. C. Aitkin, M. C. Richardson, M. H. Aitkin, Geo. B. Forrester, A. H. Davis.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$112,686 53	$117,383 25	$124,192 23	$124,952 02
Bonds, mortgages and securities	7,576 10	12,602 50	10,802 50	8,952 50
Premiums paid on bonds				
Overdrafts	811 37	562 48	380 90	1,078 79
Banking house	1,865 00	1,855 00	1,855 00	1,855 00
Furniture and fixtures	1,420 00	1,420 00	1,420 00	1,420 00
Other real estate	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities)	2,280 65	2,990 24		
Items in transit				
United States bonds				
Due from banks in reserve cities	14,464 50	9,830 89	15,277 07	20,024 88
Exchanges for clearing house				
U. S. and National bank currency	2,468 00	2,763 00	2,314 00	2,747 00
Gold coin	2,175 00	2,005 00	2,420 00	2,270 00
Silver coin	478 70	689 30	516 20	158 55
Nickels and cents	69 21	56 63	52 22	71 89
Checks, cash items and internal revenue account	485 84	633 96	637 78	490 76
Totals	$148,280 90	$154,292 25	$161,367 90	$165,521 33
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	2,700 00	2,700 00	2,700 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid	1,211 84	2,607 62	3,276 87	134 08
Dividends unpaid				
Commercial deposits subject to check	40,247 23	41,495 30	41,497 67	53,037 61
Commercial certificates of deposit	89,043 57	91,958 20	96,878 41	94,349 46
Due to banks and bankers	78 26	531 13	2,104 95	18
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$148,280 90	$154,292 25	$161,367 90	$165,521 33

No. 335.

THE DEERFIELD STATE BANK, DEERFIELD.

Organized March 27, 1906.

W. F. WEISINGER, *President;* DALE MUNSON, *Vice President;* V. B. CANNON, *Cashier.*

DIRECTORS.—Daniel Diver, Nathan Bragg, Geo. Cannon, Dale Munson, W. F. Weisinger.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts			$32,599 93	$36,205 86
Bonds, mortgages and securities			5,736 00	5,400 00
Premiums paid on bonds				
Overdrafts			52 56	331 44
Interest and expenses			409 78	235 68
Banking house				
Furniture and fixtures			2,000 00	2,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities			8,876 87	12,096 21
Exchanges for clearing house				
U. S. and National bank currency			2,769 00	3,478 00
Gold coin			307 50	610 00
Silver coin			258 75	804 45
Nickels and cents			44 45	72 31
Checks, cash items and internal revenue account			697 71	65 10
Totals			$53,752 55	$61,299 05
Liabilities.				
Capital stock paid in			$20,000 00	$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				
Dividends unpaid				
Commercial deposits subject to check			12,509 35	16,671 29
Commercial certificates of deposit			1,658 37	1,842 37
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits			19,584 83	22,785 39
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals			$53,752 55	$61,299 05

No. 210.

*DELRAY SAVINGS BANK, DELRAY.

Organized October 17, 1898.

CHARLES E. LYON, *President;* F. J. CLIPPERT, *Vice President;* H. E. CANDLER, *Cashier.*

DIRECTORS.—Chas. E. Lyon, F. J. Clippert, Charles K. Latham, F. A. Smith, Geo. H. Russel, T. H. Simpson, H. E. Candler.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$131,706 43			
Bonds, mortgages and securities	198,669 00			
Premiums paid on bonds				
Overdrafts	300 87			
Banking house	12,500 00			
Furniture and fixtures	2,000 00			
Other real estate				
Due from other banks and bankers (not reserve cities)	10,300 00			
Items in transit				
United States bonds				
Due from banks in reserve cities	70,451 06			
Exchanges for clearing house				
U. S. and National bank currency	11,183 00			
Gold coin	2,840 00			
Silver coin	2,326 25			
Nickels and cents	288 25			
Checks, cash items and internal revenue account	1,230 33			
Totals	$443,795 19			
Liabilities.				
Capital stock paid in	$25,000 00			
Surplus fund	8,400 00			
Undivided profits, less current expenses, interest and taxes paid	8,217 54			
Dividends unpaid	28 00			
Commercial deposits subject to check	150,689 49			
Commercial certificates of deposit	4,301 91			
Due to banks and bankers				
Certified checks	1,189 14			
Cashier's checks outstanding				
Savings deposits	245,969 11			
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$443,795 19			

*Consolidated with State Savings Bank, Detroit.

No. 301.

THE DELTON STATE BANK, DELTON.

Organized November 3, 1904.

A. A. ALDRICH, *President;* J. G. HUGHES, *Vice President;* E. S. MOREHOUSE, *Cashier;* BERNICE FLOWER, *Assistant Cashier.*

DIRECTORS.—A. A. Aldrich, J. G. Hughes, T. A. Aldrich, Donald McLeay, William Elliott, L. P. Terpening, James Collins.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$33,173 58	$32,167 14	$30,900 65	$38,267 18
Bonds, mortgages and securities	23,595 51	28,750 01	29,758 18	32,231 95
Premiums paid on bonds				
Overdrafts	694 42	9 60	959 89	819 55
Banking house	600 00	800 00	1,100 00	1,000 00
Furniture and fixtures	800 00	600 00	729 78	800 00
Other real estate				
Due from other banks and bankers (not reserve cities)	890 08	1,194 31	2,464 05	1,203 61
Items in transit				
United States bonds				
Due from banks in reserve cities	23,612 81	28,393 27	21,542 02	22,079 61
Exchanges for clearing house				
U. S. and National bank currency	1,839 00	1,623 00	3,822 00	4,049 00
Gold coin	480 00	180 00	315 00	230 00
Silver coin	77 05	44 50	222 74	377 25
Nickels and cents	1 00	10 03	3 25	42 72
Checks, cash items and internal revenue account	215 59	2,281 94	611 94	488 50
Totals	$85,979 04	$96,053 80	$92,429 50	$101,589 37
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	75 00	75 00	75 00	75 00
Undivided profits, less current expenses, interest and taxes paid	56 50	678 67	570 34	520 53
Dividends unpaid				
Commercial deposits subject to check	7,834 10	10,583 69	6,399 39	13,335 97
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	481 03	465 70	497 89	715 42
Savings certificates of deposit	57,532 41	64,250 74	64,886 88	66,942 45
Notes and bills rediscounted				
Bills payable				
Totals	$85,979 04	$96,053 80	$92,429 50	$101,589 37

No. 73.

CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

WM. P. HOLLIDAY, *President;* C. P. COLLINS, *Vice President;* HARRY J. FOX, *Cashier;* MEYER BING, *Assistant Cashier.*

DIRECTORS.—Wm. P. Holliday, Wm. T. Gage, Harry J. Fox, Chas. P. Collins, Alex I. McLeod, Edgar Rexford, Samuel T. Douglas.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$406,366 12	$442,676 27	$481,054 63	$457,514 16
Bonds, mortgages and securities	541,428 90	601,530 22	668,689 91	733,317 01
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	420 84	1,188 88	756 96	1,833 38
Banking house	28,026 07	28,026 07	28,026 07	28,026 07
Furniture and fixtures	8,000 00	8,249 00	8,249 00	8,248 00
Other real estate	6,163 42	6,163 42	5,663 42	5,722 61
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	1,074 80	971 00	775 55	614 17
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	129,468 34	128,413 24	107,770 08	123,050 85
Exchanges for clearing house	19,831 97	15,326 54	18,351 17	29,473 40
U. S. and National bank currency	44,684 00	56,834 00	51,753 00	58,938 00
Gold coin	11,407 50	10,497 50	12,870 00	11,717 50
Silver coin	2,136 75	2,238 85	2,775 89	2,131 50
Nickels and cents	286 69	344 58	918 06	470 54
Checks, cash items and internal revenue account	393 21	222 07	234 86	371 85
Totals	$1,199,688 61	$1,302,681 64	$1,387,888 60	$1,461,429 04
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid	7,197 55	9,338 40	13,926 21	12,541 51
Dividends unpaid	35 00	.....	.....	.....
Commercial deposits subject to check	195,391 33	224,395 78	221,129 01	246,751 04
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	2,661 97	3,969 53	4,281 22	8,692 63
Cashier's checks outstanding	225 00	1,535 05	3,909 52	4,878 57
Savings deposits	826,765 15	890,078 36	970,790 96	1,015,389 43
Savings certificates of deposit	37,412 61	43,364 52	43,851 68	43,175 86
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,199,688 61	$1,302,681 64	$1,387,888 60	$1,461,429 04

No. 82.

CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

RICHARD H. FYFE, *President;* THOMAS BERRY, *Vice President;* FRANK F. TILLOTSON, *Cashier;* F. J. KIRTS, *Assistant Cashier.*

DIRECTORS.—Thomas Berry, C. A. Kent, Frank F. Tillotson, Richard H. Fyfe, W. F. Jewell, George Osius, David S. Carter, Gaylord W. Gillis, Frank Filer, Hugh Wallace, L. L. Barbour.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,009,785 29	$1,035,189 99	$1,096,518 34	$1,159,695 65
Bonds, mortgages and securities	555,676 64	547,397 43	549,895 61	582,775 31
Premiums paid on bonds	1,188 63	1,188 83	1,188 83	942 75
Overdrafts	532 25	2,396 33	148 37	368 90
Banking house	.....	.....	.....	.....
Furniture and fixtures	12,301 50	12,301 50	12,301 50	11,301 50
Other real estate	75,026 47	74,678 92	81,978 92	65,626 11
Due from other banks and bankers (not reserve cities)	.....	.....	26,953 45	26,282 88
Items in transit	18,088 14	30,263 99	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	163,556 49	120,504 71	153,455 52	159,289 46
Exchanges for clearing house	21,747 14	21,930 63	45,219 45	39,196 16
U. S. and National bank currency	55,361 00	67,961 00	67,152 00	95,692 00
Gold coin	73,025 00	68,870 00	61,922 50	76,365 00
Silver coin	4,745 00	6,334 00	7,631 00	7,400 00
Nickels and cents	352 76	395 98	302 55	381 36
Checks, cash items and internal revenue account	.....	.....	.....	.....
Totals	$1,991,386 31	$1,989,413 31	$2,104,668 04	$2,225,317 08
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits, less current expenses, interest and taxes paid	10,798 52	12,805 32	19,630 09	13,454 78
Dividends unpaid	99 00	.....	.....	.....
Commercial deposits subject to check	660,671 26	641,938 66	721,855 52	822,605 61
Commercial certificates of deposit	8,555 00	7,555 00	3,935 76	8,301 82
Due to banks and bankers	203,982 35	207,365 64	218,910 94	186,013 09
Certified checks	11,100 81	1,352 80	16,151 83	6,154 28
Cashier's checks outstanding	2,577 16	9,829 75	2,871 30	3,620 97
Savings deposits	727,265 31	747,543 76	765,056 83	775,053 70
Savings certificates of deposit	126,336 90	121,022 38	116,255 77	170,112 83
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,991,386 31	$1,989,413 31	$2,104,668 04	$2,225,317 08

No. 47.

DETROIT SAVINGS BANK, DETROIT.

Organized, 1849. Reorganized July 18, 1871.

D. C. DELAMATER, *President;* C. A. DEAN, *Vice President;* EUSTACE C. BOWMAN, *Assistant to the President;* THOMAS F. HANCOCK, *Cashier;* CYRUS BOSS, *Assistant Cashier.*

DIRECTORS.—Geo. Hendrie, F. B. Sibley, D. C. Delamater, C. A. Dean, W. K. Anderson, E. A. Chapoton, James H. Muir, Philip H. McMillan, Sidney T. Miller, Strathearn Hendrie.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,506,979 29	$1,574,211 59	$1,850,220 39	$1,800,618 38
Bonds, mortgages and securities	5,544,248 83	5,472,338 09	5,529,833 02	5,578,080 44
Premiums paid on bonds	10,931 10	4,550 00	4,500 00	4,500 00
Overdrafts	72 78	91 96	4,123 78	1,340 64
Banking house	18,786 48	18,824 45	18,710 45	18,824 38
Furniture and fixtures	.....	5,193 35	6,384 51	6,367 06
Other real estate	239,781 26	232,418 47	230,302 89	223,590 46
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	9,461 82	13,778 46	11,532 46	18,009 02
United States bonds	400,000 00	400,000 00	400,000 00	400,000 00
Due from banks in reserve cities	642,208 79	694,137 32	535,571 41	652,805 01
Exchanges for clearing house	16,918 60	39,105 67	23,021 66	50,545 60
U. S. and National bank currency	390,140 00	424,179 00	329,884 00	318,983 00
Gold coin	314,686 50	354,169 00	300,991 50	301,684 00
Silver coin	6,655 40	6,569 05	6,389 35	8,996 05
Nickels and cents	1,866 00	1,552 45	1,096 66	1,087 59
Checks, cash items and internal revenue account	1,805 73	4,397 76	2,294 16	2,928 82
Totals	$9,104,542 58	$9,245,516 62	$9,254,856 24	$9,388,360 45
Liabilities.				
Capital stock paid in	$400,000 00	$400,000 00	$400,000 00	$400,000 00
Surplus fund	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits, less current expenses, interest and taxes paid	342,636 59	356,366 59	359,705 63	373,013 11
Dividends unpaid	1,460 00	850 00	600 00	600 00
Commercial deposits subject to check	619,205 01	687,993 82	693,186 42	710,054 92
Commercial certificates of deposit	116,845 98	106,246 79	71,804 41	95,335 92
Due to banks and bankers	82,325 17	80,503 81	80,796 63	76,125 83
Certified checks	12,472 43	5,732 72	4,010 12	5,214 75
Cashier's checks outstanding	2,567 69	4,401 27	26,515 82	2,807 16
Savings deposits	7,269,027 60	7,342,903 20	7,344,149 79	7,437,843 03
Savings certificates of deposit	58,002 11	60,518 42	74,087 42	87,365 73
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$9,104,542 58	$9,245,516 62	$9,254,856 24	$9,388,360 45

DETROIT TRUST COMPANY, DETROIT.

Organized November 15, 1900.

ALEXANDER MCPHERSON, *President;* THEODORE D. BUHL, EDWARD H. BUTLER, *Vice Presidents;* HOWARD J. LESHER, *Treasurer;* RALPH STONE, *Secretary;* CHAS. B. SPICER, *Assistant Secretary;* LAWRENCE K. BUTLER, *Assistant Treasurer;* LEWIS LE B. GOODWIN, *Mgr. Bond Department;* FRED WIXSON, *Mgr. Audit Department.*

DIRECTORS.—Ammi W. Wright, Theodore D. Buhl, Henry L. Kanter, James E. Davidson, Frederick E. Driggs, James McGregor, Charles A. Dean, James N. Wright, Elisha H. Flinn, Henry P. Baldwin, Chester G. White, Edwin C. Nichols, George Peck, Edward H. Butler, John H. Avery, Daniel L. Quirk, Alexander McPherson, Sidney T. Miller, Frank W. Gilchrist, Frank W. Eddy, Rasmus Hanson, Lucius Lilley, Edward D. Stair, Benton Hanchett, James E. Danaher, Samuel T. Douglass.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Collateral loans. Time	$1,874,500 14	$1,623,210 56	$1,733,186 94	$1,734,392 96
Demand	564,233 00	1,035,998 00	910,935 50	811,685 50
Loans on real estate mortgages, in office	143,750 00	66,650 00	83,100 00	111,154 31
With State Treasurer	201,225 00	198,225 00	185,225 00	180,225 00
Other Loans				
Bonds. In office	654,323 20	999,323 20	571,928 20	506,268 20
With State Treasurer		15,000 00	15,000 00	30,000 00
Certified check advanced with bid for city bonds	4,600 00			
Stocks				
Real estate owned				
Other investments				
Advances to trusts	141,212 69	180,249 40	165,151 63	154,366 78
Premiums paid	3,432 14	5,324 20	4,699 00	3,923 30
Safe deposit vaults				
Furniture and fixtures		6,995 79	7,635 90	7,635 90
Due from approved reserve agents	465,185 90	578,557 78	474,957 44	620,016 55
Due from other banks and bankers	7,920 79	357 51		
Cash items	2,934 00	3,061 65	5,607 82	1,038 09
Nickels and cents	57	2 01	1 66	2 28
Silver coin	20 00	43 50	29 35	55 15
Gold coin	70 00	20 00		20 00
U. S. and National bank notes	2,670 00	4,009 00	472 00	2,947 00
Total	$4,066,077 43	$4,627,027 60	$4,157,930 44	$4,163,730 97
Liabilities.				
Capital stock paid in	$500,000 00	$500,000 00	$500,000 00	$500,000 00
Surplus fund	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits. (Less expenses, interest and taxes paid)	277,501 50	293,666 07	315,202 69	311,522 69
Dividends unpaid				
Trust deposits	2,771,733 68	3,320,429 92	2,827,891 12	2,848,744 13
Debentures				
Accrued interest and taxes	16,842 25	12,931 61	14,836 63	3,464 15
Other liabilities				
Total	$4,066,077 43	$4,627,027 60	$4,157,930 44	$4,163,730 97

THE DETROIT UNITED BANK, DETROIT.

FRANK B. LELAND. *President;* FRED M. WARNER, SILAS B. COLEMAN, *Vice Presidents;* JAMES H. TRIBOU, *Cashier;* C. B. CRAMER, J. R. BARKHAM, *Auditors.*

DIRECTORS.—Fred M. Warner, Henry Stephens, Frank B. Leland, Waldo A. Avery, Albert F. Peck, Silas B. Coleman, Henry W. Standart.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts				
Bonds, mortgages and securities	$851,898 45	$864,322 17	$966,585 97	$1,089,334 75
Premiums paid on bonds				
Overdrafts				
Banking house				
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)				
Due from other banks, Trust Companies and cash.	131,840 00	272,121 78	320,436 37	294,110 91
Items in transit				
United States bonds				
Due from banks in reserve cities				
Exchanges for clearing house				
U. S. and National bank currency				
Gold coin				
Silver coin				
Nickels and cents				
Checks, cash items and internal revenue account				
Totals	$983,738 45	$1,136,443 95	$1,287,022 34	$1,383,445 66
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	15,000 00	15,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid	5,469 16	4,607 30	5,493 41	4,773 31
Dividends unpaid				
Commercial deposits subject to check				
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	761,286 14	894,948 92	1,005,227 81	1,114,020 81
Savings certificates of deposit	101,983 15	121,887 73	156,301 12	144,651 54
Notes and bills rediscounted				
Bills payable				
Totals	$983,738 45	$1,136,443 95	$1,287,022 34	$1,383,445 66

No. 9.

THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

WM. LIVINGSTONE, *President;* JOSEPH L. HUDSON, GEORGE H. BARBOUR, *Vice Presidents;* CHARLES A. WARREN, *Cashier;* L. C. SHERWOOD, DAVID S. CARNEGIE, CHARLTON E. PARTRIDGE, *Assistant Cashiers;* GEO. T. BREEN, *Auditor.*

DIRECTORS.—George H. Barbour, J. L. Hudson, C. A. Warren, William Livingstone, James B. McKay, Bethune Duffield, Marshall H. Godfrey, Augustus C. Stellwagen; Silas P. Hovey, Aaron A. Parker, John Pridgeon, Jr., James E. Danaher.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,695,727 16	$2,164,699 92	$2,081,304 88	$2,212,258 42
Bonds, mortgages and securities	2,263,117 76	2,255,111 46	2,769,496 35	2,776,295 39
Premiums paid on bonds	4,339 00	4,339 00	4,339 00	4,339 00
Overdrafts	507 23	497 39	772 31	414 87
Banking house	33,491 29	33,491 29	33,491 29	33,491 29
Furniture and fixtures	5,000 10	5,000 10	5,000 10	5,000 10
Other real estate	152,119 62	134,211 51	130,661 51	127,611 51
Due from other banks and bankers (not reserve cities)	24,833 81	27,356 37	14,430 86	14,578 47
Items in transit	.....	.....	675 00	52,627 52
United States bonds	.....	.....	50,000 00	50,000 00
Due from banks in reserve cities	491,672 77	801,761 73	675,123 77	661,630 62
Exchanges for clearing house	100,808 37	57,280 76	87,519 74	129,846 71
U. S. and National bank currency	216,980 00	192,674 00	174,324 00	191,546 00
Gold coin	152,817 50	156,847 50	154,166 00	163,180 00
Silver coin	11,630 50	13,315 03	15,164 95	14,149 45
Nickels and cents	658 09	768 82	472 71	476 41
Checks, cash items and internal revenue account	10,523 88	49,561 31	30,637 48	33,356 65
Totals	$5,164,233 08	$5,896,916 19	$6,227,579 95	$6,470,802 41
Liabilities.				
Capital stock paid in	$250,000 00	$250,000 00	$250,000 00	$250,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits, less current expenses, interest and taxes paid	53,430 15	51,076 72	55,143 60	67,707 44
Dividends unpaid	57 75	811 70	47 25	17 50
Commercial deposits subject to check	1,115,992 32	1,493,546 59	1,708,834 85	1,910,673 24
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	90,861 16	101,252 32	164,132 57	156,023 43
Certified checks	8,345 91	4,324 23	10,071 15	12,270 38
Cashier's checks outstanding	14,401 07	24,361 61	5,840 07	28,195 68
Savings deposits	3,270,681 01	3,487,005 38	3,581,769 74	3,654,857 95
Savings certificates of deposit	208,939 19	331,558 29	297,767 59	241,056 79
Reserve for taxes	1,524 52	2,979 35	3,973 13	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$5,164,233 08	$5,896,916 19	$6,227,579 95	$6,470,802 41

No. 5.

THE GERMAN-AMERICAN BANK, DETROIT.

Organized February 3, 1883.

CHAS. E. KANTER, *President;* PHILIP BREITMEYER, EDWIN A. BURCH, *Vice Presidents;* GEO. H. KIRCHNER, *Cashier;* EDWARD YENTSCH, *Assistant Cashier.*

DIRECTORS.—C. E. Kanter, Philip Breitmeyer, George H. Kirchner, Edwin A. Burch, Paul R. Gray.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$662,489 29	$724,417 00	$799,390 50	$782,461 60
Bonds, mortgages and securities	532,896 00	542,738 49	531,379 58	548,697 30
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	572 05	609 20	1,793 28	634 06
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	13,316 91	8,971 31	8,098 96	.....
Due from other banks and bankers (not reserve cities)	3,738 70	2,606 83	3,942 89	4,693 52
Items in transit	3,137 62	14,245 41	51,379 56	5,577 92
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	314,452 97	226,088 37	81,888 33	138,749 89
Exchanges for clearing house	13,826 37	13,695 09	23,477 25	17,327 94
U. S. and National bank currency	77,344 00	55,838 00	36,713 00	57,031 00
Gold coin	66,325 00	63,032 50	58,790 00	58,375 00
Silver coin	6,179 95	3,429 65	3,256 00	6,723 90
Nickels and cents	306 44	312 62	358 15	432 83
Checks, cash items and internal revenue account	2,672 06	7,436 67	1,091 80	1,044 29
Totals	$1,698,257 36	$1,664,421 14	$1,602,558 80	$1,622,749 25
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	35,000 00	35,000 00	35,000 00	37,500 00
Undivided profits, less current expenses, interest and taxes paid	40,375 53	41,345 97	47,566 23	42,981 35
Dividends unpaid	70 00	.....	.....	.....
Commercial deposits subject to check	373,665 57	389,376 63	329,411 05	363,577 01
Commercial certificates of deposit	18,194 01	15,214 01	12,885 51	20,208 12
Due to banks and bankers	92,632 11	47,762 15	33,209 20	25,704 67
Certified checks	5,762 45	13,018 60	4,639 29	7,265 50
Cashier's checks outstanding	1,266 75	716 90	8,649 77	8,538 73
Savings deposits	1,031,290 94	1,021,986 88	1,031,197 75	1,016,973 87
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,698,257 36	$1,664,421 14	$1,602,558 80	$1,622,749 25

No. 90.

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JAMES McGREGOR, *President;* W. K. ANDERSON, CHARLES I. FARRELL, *Vice Presidents;* JULIUS H. HAASS, *Cashier;* EDWIN J. ECKERT, ARTHUR E. LOCH, *Assistant Cashiers.*

DIRECTORS.—James McGregor, Chas. I. Farrell, Leartus Connor, Frederick Guenther, Ralph Phelps, Jr., Julius H. Haass, Geo. H. Clippert, Wm. K. Anderson, Orla B. Taylor, Emory W. Clark.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,693,396 99	$1,952,608 35	$1,913,865 49	$2,057,028 93
Bonds, mortgages and securities	2,091,417 49	2,130,363 76	2,173,570 27	2,211,338 87
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	683 41	144 50	2,689 67	379 37
Banking house	35,913 88	39,849 75	42,589 02	42,104 59
Furniture and fixtures	15,283 09	15,427 09	15,427 09	12,000 00
Other real estate	54,984 38	54,984 38	53,635 13	53,547 83
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	10,315 96	12,975 52	25,802 66	14,192 84
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	561,032 63	622,381 18	669,275 93	602,173 14
Exchanges for clearing house	43,586 72	36,069 13	47,469 56	52,111 83
U. S. and National bank currency	116,281 00	120,841 00	133,678 00	178,519 00
Gold coin	137,627 50	132,705 00	118,640 00	122,395 00
Silver coin	9,828 75	6,995 00	9,079 50	4,693 00
Nickels and cents	560 63	628 96	220 26	880 05
Checks, cash items and internal revenue account	391 40	304 35	158 95	827 55
Totals	$4,771,303 83	$5,126,277 97	$5,206,101 53	$5,352,192 00
Liabilities.				
Capital stock paid in	$400,000 00	$400,000 00	$400,000 00	$400,000 00
Surplus fund	175,000 00	175,000 00	175,000 00	200,000 00
Undivided profits, less current expenses, interest and taxes paid	35,873 08	44,092 73	58,047 86	34,746 69
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	837,651 81	958,793 10	908,936 98	986,347 27
Commercial certificates of deposit	10,980 07	16,145 78	11,320 19	20,359 09
Due to banks and bankers	54,474 84	57,239 54	63,866 78	73,228 73
Certified checks	9,251 22	10,466 53	36,025 31	13,337 21
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	3,131,516 50	3,298,453 25	3,402,877 37	3,482,116 55
Savings certificates of deposit	116,556 31	166,087 04	150,027 04	142,056 46
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$4,771,303 83	$5,126,277 97	$5,206,101 53	$5,352,192 00

No. 81.

MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

GEORGE PECK, *President;* CHARLES C. JENKS, *Vice President;* GEORGE WILEY, *Secretary and Treasurer;* HUGH R. BURNS, *Assistant Secretary and Treasurer.*

TRUSTEES.—Clarence M. Burton, George Peck, Frank Crandell, Charles C. Jenks, Hoyt Post, James D. Standish, Claud H. Candler, George Wiley, James S. Holden, Charles F. Hammond.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,232,521 26	$1,272,786 45	$1,244,316 03	$1,340,603 99
Bonds, mortgages and securities	947,909 17	962,115 78	960,161 96	981,357 19
Premiums paid on bonds	4,879 00	4,929 00	4,879 00	5,310 10
Overdrafts	2,175 77	210 07	182 61	242 55
Banking house	7,280 00	10,546 76	13,907 73	14,000 00
Furniture and fixtures	2,471 00	2,784 25	2,806 75	3,181 75
Other real estate	19,108 75	44,452 10	44,817 09	44,817 09
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	488,653 63	317,463 58	367,375 23	314,130 98
Exchanges for clearing house	24,499 86	15,645 18	15,864 98	21,869 06
U. S. and National bank currency	43,414 00	54,991 00	31,419 00	59,913 00
Gold coin	61,290 00	62,072 50	62,355 00	63,022 50
Silver coin	1,312 65	7,766 25	3,043 90	3,299 30
Nickels and cents	143 28	320 56	577 72	472 45
Checks, cash items and internal revenue account	718 71	1,280 82	710 63	1,893 43
Totals	$2,836,377 08	$2,757,364 30	$2,752,417 63	$2,854,113 41
Liabilities.				
Capital stock paid in	$250,000 00	$250,000 00	$250,000 00	$250,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	125,000 00
Undivided profits, less current expenses, interest and taxes paid	40,963 87	45,102 12	52,763 76	27,867 00
Dividends unpaid	10 50	10 50	.....	35 00
Commercial deposits subject to check	847,852 69	734,337 52	772,239 62	869,771 89
Commercial certificates of deposit	66,899 33	53,397 42	53,625 17	50,800 10
Due to banks and bankers	5,854 86	10,751 81	7,070 38	9,629 56
Certified checks	18,026 90	537 29	3,046 83	2,109 83
Cashier's checks outstanding	441 14	944 18	875 46	2,634 60
Savings deposits	1,304,674 37	1,297,300 53	1,327,858 84	1,354,313 58
Savings certificates of deposit	201,653 42	264,982 93	184,937 57	161,951 85
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$2,836,377 08	$2,757,364 30	$2,752,417 63	$2,854,113 41

No. 15.

THE PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

* A. CHAPOTON, JR., *President;* E. H. DOYLE, *Vice President;* J. H. JOHNSON, *Cashier;* H. H. ELLERTON, H. MOXSON, *Assistant Cashiers.*

DIRECTORS.—* A. Chapoton, Jr., E. O. Grosvenor, Herman Becker, F. Howard, S. W. Clarkson, Albert H. Webb, Edward H. Doyle, John H. Johnson, Geo. H. Lesher, D. A. MacLachlan, Cornelius Corbett, Hamilton Carhart, John C. Donnelly, David Stott, H. H. Ellerton.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$2,370,929 15	$2,467,668 80	$2,466,343 08	$2,726,121 88
Bonds, mortgages and securities	1,840,149 23	1,857,939 33	1,886,757 11	1,995,834 09
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	1,043 60	742 51	7,350 35	2,137 16
Banking house	175,000 00	175,000 00	175,000 00	175,000 00
Furniture and fixtures	12,000 00	12,000 00	13,000 00	12,500 00
Other real estate	66,153 26	65,831 77	65,831 77	64,957 82
Due from other banks and bankers (not reserve cities)	23,862 55	26,755 95	29,398 92	21,025 42
Items in transit	54,641 34	79,597 01	94,504 32	78,303 39
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	748,202 64	756,556 09	751,343 99	744,250 84
Exchanges for clearing house	81,023 73	54,839 06	77,674 72	85,725 82
U. S. and National bank currency	358,233 00	353,244 00	312,360 00	268,092 00
Gold coin	66,342 50	51,225 00	62,175 00	57,270 00
Silver coin	32,634 00	22,101 50	29,303 33	18,533 45
Nickels and cents	1,430 77	2,196 47	1,790 39	1,610 82
Checks, cash items and internal revenue account	14,894 45	12,518 05	14,216 46	10,122 55
Totals	$5,846,540 22	$5,938,215 54	$5,987,049 44	$6,261,485 24
Liabilities.				
Capital stock paid in	$300,000 00	$300,000 00	$300,000 00	$400,000 00
Surplus fund	75,000 00	75,000 00	75,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid	22,272 26	28,340 52	29,233 77	17,780 12
Dividends unpaid	63 00	.....	.....	10 50
Commercial deposits subject to check	1,858,587 52	1,841,409 13	1,761,052 71	2,074,374 52
Commercial certificates of deposit	14,338 28	14,010 58	48,619 45	14,074 76
Due to banks and bankers	1,129,431 13	1,151,645 75	1,129,542 79	1,004,157 89
Certified checks	19,842 35	8,884 76	16,662 81	6,345 44
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	2,232,513 73	2,346,836 60	2,452,770 58	2,477,988 96
Savings certificates of deposit	194,491 95	172,088 20	174,167 33	166,753 05
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$5,846,540 22	$5,938,215 54	$5,987,049 44	$6,261,485 24

* Deceased—Vacancy not filled.

No. 52.

PEOPLE'S SAVINGS BANK, DETROIT.

Organized January 1, 1872.

M. W. O'BRIEN, *President;* F. A. SCHULTE, *Vice President;* GEO E. LAWSON, *Cashier;* JNO. R. BODDE, *Assistant Cashier;* R. W. SMYLIE, *Auditor.*

DIRECTORS.—M. W. O'Brien, F. A. Schulte, Geo. H. Barbour, Jeremiah Dwyer, C. A. DuCharme, Fred T. Moran, Sigmund Rothschild, M. J. Murphy, Geo. E. Lawson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$4,364,680 38	$4,678,075 39	$5,121,353 47	$5,085,747 28
Bonds, mortgages and securities	5,281,144 43	5,229,588 11	5,256,775 59	5,076,016 87
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	962 39	2,164 31	9,627 63	4,399 21
Banking house	56,739 64	71,465 57	80,988 96	87,237 79
Furniture and fixtures	.....	.....	.....	.....
Other real estate	96,960 72	100,952 46	110,992 35	102,870 89
Due from other banks and bankers (not reserve cities)	52,342 59	57,536 16	35,198 07	19,120 64
Items in transit	14,454 40	17,187 69	15,306 23	20,510 43
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	1,330,075 56	1,283,251 10	1,677,003 43	1,090,114 12
Exchanges for clearing house	76,205 76	79,239 90	95,579 42	207,040 47
U. S. and National bank currency	374,388 00	310,797 00	309,024 00	339,355 00
Gold coin	296,375 00	272,597 50	311,652 50	272,055 00
Silver coin	12,250 00	14,365 00	14,620 00	26,331 00
Nickels and cents	1,154 93	1,077 15	1,315 96	1,976 58
Checks, cash items and internal revenue account	3,186 65	1,546 19	4,338 19	9,085 94
Totals	$11,960,920 45	$12,119,843 53	$13,043,775 80	$12,342,360 72
Liabilities.				
Capital stock paid in	$500,000 00	$500,000 00	$500,000 00	$500,000 00
Surplus fund	250,000 00	250,000 00	250,000 00	250,000 00
Undivided profits, less current expenses, interest and taxes paid	111,758 57	124,278 97	143,032 89	154,592 78
Dividends unpaid	30 00	.....	.....	30 00
Commercial deposits subject to check	1,918,270 57	1,840,954 58	2,381,928 69	2,055,783 78
Commercial certificates of deposit	93,756 94	83,824 66	150,120 98	69,566 50
Due to banks and bankers	650,433 20	759,849 40	783,081 85	670,740 16
Certified checks	11,246 60	11,499 27	23,965 29	23,406 79
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	7,719,597 70	7,832,299 26	7,878,552 19	7,842,972 06
Savings certificates of deposit	705,826 87	717,137 39	933,093 91	775,268 70
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$11,960,920 45	$12,119,843 53	$13,043,775 80	$12,342,360 72

SECURITY TRUST COMPANY, DETROIT.

Organized May 1, 1906.

M. J. MURPHY, *President;* EMORY W. CLARK, LEM W. BOWEN, *Vice Presidents;* FREDERIC F. SANFORD, *Secretary.*

DIRECTORS.—M. J. Murphy, Emory W. Clark, Lem W. Bowen, Geo. E. Lawson, John T. Shaw, M. L. Williams, Julius H. Haass, John N. Bagley, J. D. Standish, H. C. Potter, Jr., J. H. Johnson, W. J. Gray, D. M. Ferry, Jr., Russel A. Alger, Jr., J. B. Ford, Fred T. Moran, W. K. Anderson, William Livingstone.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Collateral loans. Time				$206,087 67
Demand				213,200 00
Loans on real estate mortgages, in office				19,535 00
With State Treasurer				
Other loans				
Bonds. In office				295,495 20
With State Treasurer				
Stocks				
Real estate owned				
Other investments				
Advances to trusts				
Premiums paid				577 50
Safe deposit vaults				
Furniture and fixtures				3,388 47
Due from approved reserve agents				110,569 48
Due from other banks and bankers				
Cash items				26,478 96
Nickels and cents				1 43
Silver coin				45 15
Gold coin				40 00
U. S. and National bank notes				1,955 00
Total				$877,373 86
Liabilities.				
Capital stock paid in				$250,000 00
Surplus fund				250,000 00
Undivided profits. (Less expenses, interest and taxes paid)				3,336 24
Dividends unpaid				
Trust deposits				374,037 62
Debentures				
Other liabilities				
Total				$877,373 86

No. 7.

STATE SAVINGS BANK, DETROIT.

Organized October 24, 1883.

GEORGE H. RUSSEL, *President;* H. C. POTTER, JR., R. S. MASON, *Vice Presidents;* AUSTIN E. WING, *Cashier;* H. P. BORGMAN, R. E. MASON, *Assistant Cashiers;* FRANK W. BLAIR, *Auditor.*

DIRECTORS.—George H. Russel, Robert S. Mason, Henry Russel, Henry B. Ledyard, Russell A. Alger, Henry M. Campbell, R. W. Gillett, Wm. C. McMillan, Chas. L. Freer, Frank J. Hecker, Peter White, Henry C. Potter, Jr., Hugo Scherer, W. T. Barbour, W. K. Bixby, Haley Fiske.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$7,433,556 32	$7,630,358 40	$8,882,824 23	$8,943,288 75
Bonds, mortgages and securities	5,745,490 76	6,301,826 79	6,237,483 84	6,419,724 08
Premiums paid on bonds	19,662 50	20,774 17	19,462 50	19,387 50
Overdrafts	6,396 76	7,656 33	4,140 76	10,824 27
Banking house	250,000 00	267,500 00	267,500 00	269,460 00
Furniture and fixtures	28,206 88	30,206 88	30,206 88	30,206 88
Other real estate	208,551 78	194,937 90	188,126 45	196,808 15
Due from other banks and bankers (not reserve cities)	75,103 91	61,771 16	106,097 68	61,714 36
Items in transit	119,752 83	273,089 84	260,042 32	240,184 54
United States bonds	.....	.....	13,905 00	.....
Due from banks in reserve cities	2,262,544 35	1,917,561 55	2,158,039 46	1,681,501 01
Exchanges for clearing house	205,128 65	142,322 04	313,986 47	282,678 53
U. S. and National bank currency	568,900 00	605,505 00	616,462 00	473,527 00
Gold coin	534,318 50	484,945 33	703,366 13	646,996 59
Silver coin	28,909 45	47,161 99	45,863 65	82,559 78
Nickels and cents	4,067 64	1,374 72	1,460 05	2,120 43
Checks, cash items and internal revenue account	7,798 75	48,843 06	32,065 28	83,274 74
Totals	$17,498,389 08	$18,035,835 16	$19,881,032 70	$19,444,256 61
Liabilities.				
Capital stock paid in	$1,000,000 00	$1,000,000 00	$1,000,000 00	$1,000,000 00
Surplus fund	800,000 00	800,000 00	800,000 00	800,000 00
Undivided profits, less current expenses, interest and taxes paid	120,490 97	137,349 26	157,175 25	158,528 43
Dividends unpaid	37 50	1,640 00	.....	.....
Commercial deposits subject to check	5,077,708 24	5,287,060 05	7,104,367 06	7,022,135 66
Commercial certificates of deposit	25,000 00	25,000 00	41,685 38	32,388 98
Due to banks and bankers	3,189,224 36	3,069,027 28	3,130,594 62	2,737,640 28
Certified checks	14,693 24	15,957 32	121,065 46	53,683 45
Cashier's checks outstanding	22,993 26	23,862 22	23,181 13	18,582 89
Savings deposits	6,155,785 58	6,740,977 71	6,651,139 92	6,777,610 20
Savings certificates of deposit	1,092,455 93	934,961 32	851,823 88	843,686 72
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$17,498,389 08	$18,035,835 16	$19,881,032 70	$19,444,256 61

THE UNION TRUST COMPANY, DETROIT.

Organized November 24, 1890.

D. M. FERRY, *President;* W. C. MCMILLAN, *Chairman of Executive Committee;* ELLWOOD T. HANCE, *First Vice President and Treasurer;* A. E. F. WHITE, *Second Vice President;* GERALD J. MCMECHAN, *Secretary;* CHARLES R. DUNN, *Assistant Secretary;* ALEXANDER C. LONG, *Auditor;* HOBART B. HOYT, *Trust Officer;* CHRISTIAN H. HECKER, *Assistant Trust Officer;* W. T. BRADFORD, *Bond Officer.*

DIRECTORS.—W. C. McMillan, D. C. Whitney, D. M. Ferry, Hugh McMillan, A. E. F. White, Charles Stinchfield, Ellwood T. Hance, C. A. DuCharme, Henry Russel, T. H. Newberry, Elliott T. Slocum, F. J. Hecker, H. A. Conant, Herbert E. Boynton, Philip H. McMillan, Charles L. Palms, George Hendrie, A. L. Stephens.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Collateral loans, with Collateral Deposit Co. (Ltd.)	$3,708,107 01	$3,823,266 68	$3,880,200 00	$3,653,000 00
Time, in office	1,046,033 25	823,817 21	843,221 91	888,209 97
Demand, in office	949,742 11	958,854 17	1,003,271 07	953,451 14
Loans on real estate mortgages, in office	292,783 96	287,381 41	303,106 37	282,437 15
With Collateral Deposit Co. (Ltd.)	1,139,779 55	1,089,970 76	1,137,879 49	1,199,688 22
With State Treasurer	223,450 00	237,950 00	225,950 00	207,150 00
Other Loans				
Bonds: Reserve			106,870 14	114,770 62
Bonds: In office	907,872 00	879,481 05	1,043,809 70	1,057,843 80
Bonds: With Collateral Deposit Co. (Ltd)	200,000 00	225,000 00	175,000 00	150,000 00
Stocks	182,300 00	182,300 00	182,300 00	182,300 00
Real estate owned	107,904 40	107,904 40	107,904 40	107,919 44
Other investments	173,076 49	170,671 49	172,419 89	170,688 84
Accounts receivable	893 97	823 94	715 38	856 54
Advances to trusts	136,905 98	105,963 64	154,991 33	109,833 33
Premiums paid				
Safe deposit vaults				
Furniture and fixtures	7,970 00	8,072 50	8,175 50	7,787 00
Due from approved reserve agents	282,947 92	475,330 47	283,777 97	120,334 41
Due from other banks and bankers				
Cash items	5,362 54	5,823 24	10,357 64	6,605 13
Nickels and cents	4 37	6 57	5 61	7 66
Silver coin	256 85	701 00	532 00	466 20
Gold coin	535 00	255 00	260 00	170 00
U. S. and National bank notes	5,393 00	13,427 00	10,946 00	6,586 00
Total	$9,371,318 40	$9,397,000 53	$9,651,694 40	$9,220,105 45
Liabilities.				
Capital stock paid in	$500,000 00	$500,000 00	$500,000 00	$500,000 00
Surplus fund	300,000 00	300,000 00	300,000 00	300,000 00
Undivided profits. (Less expenses, interest and taxes paid)	170,350 34	165,200 13	175,813 21	175,068 99
Dividends unpaid				
Trust deposits	666,195 03	864,293 75	983,865 14	684,173 09
Debentures	4,351,000 00	4,475,000 00	4,478,500 00	4,371,500 00
Certificates of deposit	3,009,517 63	2,809,648 25	2,928,433 65	2,911,570 27
First mortgage trust gold bonds	360,100 00	266,200 00	267,900 00	268,500 00
Other liabilities	14,155 40	16,658 40	17,182 40	9,293 10
Total	$9,371,318 40	$9,397,000 53	$9,651,694 40	$9,220,105 45

No. 161.

UNITED STATES SAVINGS BANK, DETROIT.

Organized May 18, 1893.

GEORGE ANDERSON, *President;* HENRY COWIE, *Vice President;* ENOCH SMITH, *Cashier.*

DIRECTORS.—George Anderson, J. B. Book, James H. McDonald, Enoch Smith, Henry Cowie, F. W. Hodges, Francis E. Brossy.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$515,153 23	$483,047 18	$531,977 61	$522,729 05
Bonds, mortgages and securities	370,748 28	390,694 37	436,266 33	477,829 13
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	32 39	111 80	144 14	88 97
Banking house	9,913 00	9,913 00	9,913 00	9,913 00
Furniture and fixtures	1,600 00	1,600 00	1,600 00	1,400 00
Other real estate	5,054 46	5,593 32	4,053 54	2,950 46
Due from other banks and bankers (not reserve cities)	208 06	75 44	298 98	.....
Items in transit	61 32	.....	.....	36 50
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	72,152 41	103,681 05	119,428 13	116,987 50
Exchanges for clearing house	12,781 87	17,714 07	9,741 06	22,013 11
U. S. and National bank currency	18,244 00	31,032 00	31,792 00	15,525 00
Gold coin	10,225 00	10,875 00	10,935 00	10,315 00
Silver coin	2,085 35	2,539 00	1,759 80	1,556 45
Nickels and cents	277 58	214 70	341 33	432 41
Checks, cash items and internal revenue account	527 27	1,314 44	3,265 88	800 74
Totals	$1,019,064 22	$1,063,405 37	$1,161,516 80	$1,182,577 32
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid	20,994 95	25,979 29	26,163 15	27,252 88
Dividends unpaid	.....	.....	.....	30 00
Commercial deposits subject to check	208,830 87	233,609 94	250,471 63	272,766 95
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	365 58
Certified checks	2,878 06	84 00	122 95	923 56
Cashier's checks outstanding	2,448 31	5,209 17	5,250 00	4,915 74
Savings deposits	508,146 26	518,793 15	564,603 65	571,794 69
Savings certificates of deposit	95,765 77	99,729 82	134,905 42	124,527 92
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,019,064 22	$1,063,405 37	$1,161,516 80	$1,182,577 32

No. 6.

WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

CHARLES F. COLLINS, *President;* D. M. FERRY, *1st Vice President;* WM. S. GREEN, *2d Vice President;* ALFRED K. KIEFER, *Treasurer;* EDWARD H. COLLINS, *Assistant Treasurer.*

DIRECTORS.—D. M. Ferry, Charles F. Collins, Wm. A. Moore, Wm. S. Green, E. H. Flinn, H. Kirke White, J. B. Book, Albert L. Stephens, F. H. Croul, Frank W. Eddy, Stephen Y. Seyburn.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4
Loans and discounts	$2,070,188 72	$2,533,752 66	$2,693,178 14	$2,619,931 12
Bonds, mortgages and securities	7,575,460 18	7,616,578 63	7,623,955 76	7,556,154 96
Premiums paid on U. S. bonds	69,000 00	69,000 00	69,000 00	69,000 00
Overdrafts				
Banking house	123,142 60	114,002 30	121,259 89	125,000 00
Furniture and fixtures				
Other real estate	28,217 84	27,593 15	27,591 77	38,203 02
Due from other banks and bankers (not reserve cities)				
Items in transit		35 00	35 00	
United States bonds	225,000 00	225,000 00	225,000 00	225,000 00
Due from banks in reserve cities	1,711,583 98	1,527,813 69	1,361,179 31	1,208,607 37
Exchanges for clearing house	24,136 11	43,756 86	17,023 50	27,659 32
U. S. and National bank currency	122,484 00	141,092 00	131,411 00	125,821 00
Gold coin	435,235 00	441,647 50	435,012 50	432,607 50
Silver coin	2,019 00	2,036 20	2,522 10	2,647 75
Nickels and cents	176 17	182 11	220 79	217 19
Checks, cash items and internal revenue account	75 00	30 00	684 92	49 70
Totals	$12,386,718 60	$12,742,520 10	$12,708,074 68	$12,430,898 93
Liabilities.				
Capital stock paid in	$400,000 00	$400,000 00	$400,000 00	$400,000 00
Surplus fund	600,000 00	600,000 00	600,000 00	600,000 00
Undivided profits, less current expenses, interest and taxes paid	340,582 76	334,273 81	364,692 10	378,563 34
Dividends unpaid				
Commercial deposits subject to check				
Commercial certificates of deposit				
Due to banks and bankers		4,207 56		
Certified checks				
Cashier's checks outstanding				
Savings deposits	10,364,807 70	10,726,014 05	10,681,231 95	10,403,236 51
Savings certificates of deposit	681,328 14	678,024 68	662,150 63	649,099 08
Notes and bills rediscounted				
Bills payable				
Totals	$12,386,718 60	$12,742,520 10	$12,708,074 68	$12,430,898 93

No. 157.

DEXTER SAVINGS BANK, DEXTER.

Organized April 22, 1893.

THOMAS BIRKETT, *President;* FRANK P. GLAZIER, *Vice President;* G. S. FRANCISCO, *Cashier;* JAS. J. PAGE, *Assistant Cashier;* W. T. BRADFORD, *Auditor.*

DIRECTORS.—Thomas Birkett, Frank P. Glazier, H. Wirt Newkirk, W. T. Bradford, G. S. Francisco.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$40,826 64	$51,229 51	$41,971 45	$51,299 20
Bonds, mortgages and securities	126,004 11	141,819 27	161,207 02	152,991 25
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	72 31	230 82	105 83	152 09
Banking house	3,200 00	3,200 00	3,200 00	3,200 00
Furniture and fixtures	1,450 00	1,495 00	1,495 00	1,495 00
Other real estate	622 61	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	53,176 30	32,254 13	37,481 62	32,150 52
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	9,013 00	6,059 00	9,515 00	6,140 00
Gold coin	1,230 00	1,300 00	3,130 00	3,610 00
Silver coin	551 10	762 60	373 10	456 10
Nickels and cents	81 45	93 16	73 88	50 80
Checks, cash items and internal revenue account	134 86	60 50	150 42	15 00
Totals	$236,362 38	$238,503 99	$258,703 32	$251,559 96
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	4,000 00	4,000 00	4,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	8,091 53	9,311 18	10,818 95	9,084 50
Dividends unpaid	.....	.....	.....	15 00
Commercial deposits subject to check	59,032 07	55,182 24	59,496 26	50,012 47
Commercial certificates of deposit	.....	3,963 73	3,189 36	2,967 75
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	4,010 69	.....	.....	.....
Savings deposits	115,619 02	116,516 78	128,820 35	135,010 20
Savings certificates of deposit	25,609 07	29,530 06	32,378 40	29,470 04
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$236,362 38	$238,503 99	$258,703 32	$251,559 96

No. 142.

MONROE COUNTY BANK, DUNDEE.

Organized September 26, 1892.

GEORGE J. SHAEFER, *President;* MOSES J. HOWE, *Vice President;* WM. CLUTE, *Cashier.*

DIRECTORS.—Byron J. Corbin, William Clute, M. J. Howe, George J. Shaefer, Wm. C. Palmer, Geo. W. Hurd, T. W. Barnes.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$78,348 27	$71,595 71	$62,230 13	$65,055 02
Bonds, mortgages and securities	33,302 77	34,050 77	34,880 77	39,454 48
Premiums paid on bonds	495 83	495 83	160 13	160 13
Overdrafts	1,163 64	1,243 90	462 72	1,159 12
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	21,335 92	26,192 69	35,633 65	27,365 99
Exchanges for clearing house				
U. S. and National bank currency	2,902 00	3,378 00	928 00	3,007 00
Gold coin	7,040 00	4,990 00	4,505 00	6,015 00
Silver coin	398 95	22 10	230 80	262 55
Nickels and cents	74 11	58 19	2 75	8 10
Checks, cash items and internal revenue account		413 24	1,524 29	41 44
Totals	$148,461 49	$145,940 43	$144,058 24	$146,028 83
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid	4,671 02	5,367 13	4,678 89	4,278 72
Dividends unpaid	600 00	500 00	500 00	700 00
Commercial deposits subject to check	34,684 03	32,295 32	29,293 58	32,691 02
Commercial certificates of deposit	87,089 56	86,314 92	88,117 71	81,027 72
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	3,416 88	3,463 06	3,468 06	9,331 37
Notes and bills rediscounted				
Bills payable				
Totals	$148,461 49	$145,940 43	$144,058 24	$146,028 83

No. 124.

SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

ROBERT C. FAIR, *President;* A. S. THOMAS, *Vice President;* F. N. CONN, *Cashier;* A. T. COOLING, *Assistant Cashier.*

DIRECTORS.—Robert C. Fair, F. N. Conn, Geo. N. Siefert, Thomas Cooling, A. S. Thomas.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$83,186 39	$91,984 15	$76,230 32	$75,803 92
Bonds, mortgages and securities	68,814 13	65,549 25	69,037 82	67,933 22
Premiums paid on bonds				
Overdrafts	83 67	142 73	514 02	70 39
Banking house				
Furniture and fixtures	2,300 00	2,395 00	2,395 00	2,395 00
Other real estate	2,525 00	2,525 00	2,525 00	5,900 00
Due from other banks and bankers (not reserve cities)				
Items in transit	5,383 08	2,358 68	7,727 95	4,006 48
United States bonds				
Due from banks in reserve cities	25,085 13	22,843 80	38,293 21	41,460 48
Exchanges for clearing house				
U. S. and National bank currency	14,142 00	8,799 00	5,141 00	8,130 00
Gold coin	4,775 00	5,115 00	5,065 00	6,830 00
Silver coin	1,908 40	1,693 00	1,389 05	835 70
Nickels and cents	243 38	341 97	288 26	94 60
Checks, cash items and internal revenue account	282 33	243 56	601 51	583 12
Totals	$208,728 51	$203,991 14	$209,208 14	$214,042 91
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	3,100 00	3,100 00	3,100 00	3,100 00
Undivided profits, less current expenses, interest and taxes paid	1,129 65	1,817 71	1,041 39	1,288 04
Dividends unpaid				
Commercial deposits subject to check	31,422 26	25,552 41	30,200 38	30,505 79
Commercial certificates of deposit	68,836 56	64,970 03	65,185 12	66,786 50
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	79,240 04	80,550 99	84,681 25	87,362 58
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable		3,000 00		
Totals	$208,728 51	$203,991 14	$209,208 14	$214,042 91

No. 238.

STATE BANK OF EAST JORDAN, EAST JORDAN.

Organized July 12, 1901.

W. L. FRENCH, *President;* M. H. ROBERTSON, *Vice President;* GEO. G. GLENN, *Cashier.*

DIRECTORS.—M. H. Robertson, W. P. Porter, W. L. French, Geo. G. Glenn, A. Zoosinger.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$66,379 86	$82,975 92	$77,736 15	$73,702 53
Bonds, mortgages and securities	13,497 59	17,370 88	17,031 75	22,166 38
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	307 76	217 57	153 46	112 95
Banking house	5,404 02	5,404 02	5,404 02	5,404 02
Furniture and fixtures	2,148 67	2,148 67	2,148 67	2,098 67
Other real estate	107 31	117 08	117 08	117 08
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	26,899 04	15,872 43	16,683 94	33,398 44
Exchanges for clearing house	221 76	2,237 34	1,230 72	653 66
U. S. and National bank currency	6,006 00	5,677 00	4,172 00	6,225 00
Gold coin	785 00	745 00	655 00	770 00
Silver coin	1,687 40	1,572 05	1,922 50	1,335 50
Nickels and cents	293 49	351 53	312 14	293 59
Checks, cash items and internal revenue account	11 25	123 10	45 95	95 29
Totals	$123,749 15	$134,812 59	$127,613 38	$146,373 11
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	2,500 00	2,500 00	2,500 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid	342 76	1,692 29	2,114 48	1,049 96
Dividends unpaid	120 00	.....	.....	60 00
Commercial deposits subject to check	32,426 52	33,447 70	31,529 37	48,611 63
Commercial certificates of deposit	9,178 87	8,462 15	7,760 00	8,088 78
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	25,207 31	26,510 37	22,984 24	24,320 21
Savings certificates of deposit	33,973 69	42,200 08	40,725 29	40,742 53
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$123,749 15	$134,812 59	$127,613 38	$146,373 11

No. 53.

MICHIGAN STATE BANK, EATON RAPIDS.

Organized July 22, 1884.

JOHN M. CORBIN, *President;* H. P. WEBSTER, *Vice President;* H. H. HAMILTON, *Cashier;* E. S. HARRIS, *Assistant Cashier.*

DIRECTORS.—Joseph Carr, H. P. Webster, E. S. Harris, H. H. Hamilton, E. F. Knapp, J. M. Corbin, Henry C. Minnie, I. N. Reynolds, F. S. Leighton.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$220,538 16	$215,783 06	$206,740 88	$220,939 77
Bonds, mortgages and securities	74,828 90	73,593 90	75,441 67	73,321 67
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	2,068 47	2,963 51	2,717 24	2,121 39
Banking house	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate	.....	2,836 89	2,868 59	2,916 63
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	2,509 95	628 72	146 20	542 97
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	30,060 07	20,889 35	35,457 36	11,456 16
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	12,627 00	6,966 00	11,428 00	6,337 00
Gold coin	8,315 00	8,825 00	9,815 00	10,540 00
Silver coin	2,104 00	2,000 00	1,708 00	2,100 00
Nickels and cents	300 70	370 10	250 49	423 86
Checks, cash items and internal revenue account	1,638 22	1,546 32	806 02	484 56
Totals	$362,490 47	$343,902 85	$354,879 45	$348,584 01
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid	3,701 50	5,448 79	5,825 37	4,555 00
Dividends unpaid	31 34	4 00	.....	172 00
Commercial deposits subject to check	80,521 93	57,210 98	71,775 35	60,311 19
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	280 37	.....	927 83	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	187,955 33	181,239 08	186,350 90	183,545 82
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	10,000 00	.....	10,000 00
Totals	$362,490 47	$343,902 85	$354,879 45	$348,584 01

No. 193.

EDMORE STATE BANK, EDMORE.

Organized April 5, 1897.

FREDERICK NEFF, *President;* SHERMAN NEFF, *Vice President;* JOHN W. PFEIFLER, *Cashier;* S. D. KETCHUM, *Assistant Cashier.*

DIRECTORS.—Frederick Neff, John W. Pfeifler, Sherman Neff, Henry J. Burch, Edward K. Horton.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$40,482 52	$45,990 82	$46,171 12	$45,499 64
Bonds, mortgages and securities	20,133 32	21,304 32	22,188 79	23,243 74
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	1,061 92	1,784 86	624 77	405 41
Banking house	1,908 86	1,908 86	1,908 86	1,908 86
Furniture and fixtures	1,516 11	1,539 61	1,536 61	1,536 61
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	338 10	559 86
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	19,107 07	13,631 07	16,662 60	14,613 45
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	1,258 00	[1,690 00	2,231 00	2,778 00
Gold coin	2,025 00	1,530 00	1,865 00	1,845 00
Silver coin	1,500 00	1,037 00	786 00	599 50
Nickels and cents	279 11	[407 88	406 00	403 09
Checks, cash items and internal revenue account	10 00	12 50	.....	6 10
Totals	$89,281 91	$90,836 92	$94,718 85	$92,399 28
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	2,301 39	2,301 39	2,301 39	2,894 86
Undivided profits, less current expenses, interest and taxes paid	1,175 65	2,032 29	2,541 98	1,295 17
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	21,494 29	22,561 12	22,704 40	19,270 17
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	768 12	252 49	133 97	21 00
Savings deposits	4,874 39	4,882 68	4,380 92	4,747 57
Savings certificates of deposit	43,668 07	43,806 95	47,656 19	49,170 51
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$89,281 91	$90,836 92	$94,718 85	$92,399 28

No. 129.

ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

RICHARD W. BAGOT, *President;* MILTON B. LANG, *Vice President;* CHARLES B. CARVER, *Cashier.*

DIRECTORS.—Milton B. Lang. Richard W. Bagot, Frank B. Moore, Harry Hirshberg, Dexter Fairbank, A. B. Fairbanks, Charles B. Carver.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$106,468 03	$98,276 73	$111,728 66	$110,509 23
Bonds, mortgages and securities	48,116 27	48,935 64	54,270 03	55,221 63
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	381 22	932 11	21 29	98
Banking house	.....	500 00	1,820 40	3,902 88
Furniture and fixtures	1,077 48	1,077 48	1,077 48	1,122 48
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	30,761 38	36,622 73	23,328 99	32,665 13
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	7,086 00	7,914 00	6,022 00	3,047 00
Gold coin	3,985 68	4,375 68	4,300 00	4,340 00
Silver coin	637 25	511 20	775 95	783 00
Nickels and cents	148 75	101 39	77 66	131 91
Checks, cash items and internal revenue account	224 78	4,840 48	378 70	207 17
Totals	$198,886 84	$204,087 44	$203,801 16	$211,931 41
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	4,500 00	4,500 00	4,500 00	4,500 00
Undivided profits, less current expenses, interest and taxes paid	1,916 81	3,820 48	4,415 77	5,753 23
Dividends unpaid	40 00	40 00	40 00	.....
Commercial deposits subject to check	49,579 37	48,321 68	42,757 07	48,102 04
Commercial certificates of deposit	33,699 58	33,308 29	37,717 21	38,292 25
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	74,151 08	79,096 99	79,371 11	80,283 89
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$198,886 84	$204,087 44	$203,801 16	$211,931 41

No. 342.

THE STATE SAVINGS BANK OF ELSIE, ELSIE.

Organized June 20, 1906.

OLIVER B. CAMPBELL, *President*; LAMOTT G. BATES, *Vice President*;
THOMAS P. STEADMAN, *Cashier*.

DIRECTORS.—O. B. Campbell, L. G. Bates, M. B. Netzorg, C. G. Bates, T. P. Steadman.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts				$133,709 90
Bonds, mortgages and securities				22,592 46
Premiums paid on bonds				
Overdrafts				1,092 36
Banking house				2,000 00
Furniture and fixtures				1,750 00
Expenses, taxes and interest paid				954 11
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities				19,554 13
Exchanges for clearing house				
U. S. and National bank currency				9,146 00
Gold coin				3,115 00
Silver coin				118 70
Nickels and cents				61 93
Checks, cash items and internal revenue account				399 68
Totals				$194,494 27
Liabilities.				
Capital stock paid in				$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				
Dividends unpaid				
Commercial deposits subject to check				35,925 60
Commercial certificates of deposit				133,568 67
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals				$194,494 27

No. 299.

THE STATE SAVINGS BANK OF ESCANABA, ESCANABA.

Organized November 2, 1904.

O. B. FULLER, *President;* OLE ERICKSON, *Vice President;* E. P. SUTHERLAND, *Cashier;* E. O. PERRON, *Assistant Cashier.*

DIRECTORS.—O. B. Fuller, E. M. St. Jacques, F. A. Banks, Ole Erickson, W. W. Caven, H. B. Reynolds, J. A. McGuire, E. P. Sutherland, Orrin N. Hughitt.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$124,642 28	$136,520 90	$160,322 66	$159,877 11
Bonds, mortgages and securities	19,243 00	23,808 00	43,868 00	51,658 00
Premiums paid on bonds			71 25	71 25
Overdrafts	193 98	210 20	251 07	318 63
Banking house	8,320 29	8,320 29	8,370 19	8,370 19
Furniture and fixtures	687 88	777 88	777 88	872 88
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	29 00	268 99	156 35	370 67
United States bonds				
Due from banks in reserve cities	32,593 52	34,248 76	29,749 25	53,896 55
Exchanges for clearing house				
U. S. and National bank currency	8,800 00	9,854 00	10,525 00	9,606 00
Gold coin	2,800 00	1,475 00	3,337 50	3,500 00
Silver coin	2,100 00	6,550 00	3,193 00	3,113 80
Nickels and cents	54 40	518 53	644 96	210 23
Checks, cash items and internal revenue account	1,067 25	1,305 95	1,465 08	2,748 74
Totals	$200,531 60	$223,858 50	$262,732 19	$294,614 05
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid	1,541 09	2,254 64	3,279 27	4,031 45
Dividends unpaid				
Commercial deposits subject to check	68,974 06	66,907 66	102,730 57	109,727 82
Commercial certificates of deposit				
Due to banks and bankers	52 62	42 62		
Certified checks				
Cashier's checks outstanding				
Savings deposits	42,538 36	65,644 26	69,402 01	90,735 20
Savings certificates of deposit	36,425 47	38,009 32	36,320 34	39,119 58
Notes and bills rediscounted				
Bills payable				
Totals	$200,531 60	$223,858 50	$262,732 19	$294,614 05

No. 295.

THE EVART SAVINGS BANK, EVART, MICHIGAN.

Organized August 2, 1904.

FRANK S. POSTAL, *President;* MARK ARDIS, *Vice President;* D. SCOTT PARTRIDGE, *Cashier.*

DIRECTORS.—Frank S. Postal, William Latta, Geo. F. Andrus, Ellery C. Cannon, William E. Davis, Mark Ardis, Hugh Alexander, David Wolf, Fred Postal.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$87,149 31	$82,927 30	$85,265 04	$92,471 79
Bonds, mortgages and securities	40,104 19	31,974 19	35,875 00	40,943 15
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	188 71	317 71	.....	430 68
Banking house	9,289 01	9,307 41	9,313 41	8,853 74
Furniture and fixtures	1,238 45	1,613 45	1,698 45	1,649 68
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	87 58	.....	225 72	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	9,463 73	43,186 09	17,307 27	15,281 29
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	3,588 00	5,632 00	10,932 00	7,126 00
Gold coin	3,015 00	3,210 00	3,220 00	3,245 00
Silver coin	912 65	786 25	701 05	1,337 50
Nickels and cents	146 59	97 95	105 85	131 25
Checks, cash items and internal revenue account	489 82	105 27	531 03	658 25
Totals	$155,673 04	$159,157 62	$165,174 82	$172,128 33
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	.....	.....	.....	500 00
Undivided profits, less current expenses, interest and taxes paid	663 26	1,224 70	2,026 77	211 67
Dividends unpaid	.....	.....	.....	78 00
Commercial deposits subject to check	62,179 33	75,638 69	51,974 28	53,034 45
Commercial certificates of deposit	18,577 04	11,780 04	13,216 71	16,383 28
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	29,968 48	29,056 77	51,854 50	53,866 51
Savings certificates of deposit	14,284 93	11,457 42	16,102 56	18,054 42
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$155,673 04	$159,157 62	$165,174 82	$172,128 33

No. 152.

FIRST STATE SAVINGS BANK, EVART.

Organized February 17, 1893.

V. R. DAVY, *President;* WM. ROGERS, *Vice President;* GEO A. GLERUM, *Cashier;* HARRY DAY, *Assistant Cashier.*

DIRECTORS.—V. E. Lacy, V. R. Davy, C. H. Rose, Wm. Rogers, J. W. Matthews, G. E. Brandeberry, O. L. Millard, J. S. Edwards, Geo. A. Glerum.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$122,399 88	$143,717 26	$170,346 24	$185,770 07
Bonds, mortgages and securities	94,453 39	100,679 45	105,082 39	110,837 39
Premiums paid on bonds				
Overdrafts	854 48	1,805 36	103 94	222 25
Banking house	3,700 00	3,700 00	3,700 00	3,700 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,125 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	42,324 66	52,914 26	69,834 30	42,163 85
Exchanges for clearing house				1,769 52
U. S. and National bank currency	6,400 00	6,185 00	4,285 00	9,501 00
Gold coin	6,530 00	6,720 00	7,335 00	7,645 00
Silver coin	1,830 55	1,377 80	1,010 10	1,475 90
Nickels and cents	369 09	365 72	307 95	326 84
Checks, cash items and internal revenue account	2,172 64	1,735 85	788 35	193 42
Totals	$282,034 69	$320,200 70	$363,793 27	$364,730 24
Liabilities.				
Capital stock paid in	$32,000 00	$32,000 00	$35,000 00	$35,000 00
Surplus fund	6,400 00	6,400 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid	1,197 19	1,187 82	3,572 75	1,517 80
Dividends unpaid				
Commercial deposits subject to check	57,370 90	84,296 78	119,355 80	105,165 56
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	126,286 94	129,215 37	138,636 35	143,358 90
Savings certificates of deposit	58,779 66	67,100 73	60,228 37	72,687 98
Notes and bills rediscounted				
Bills payable				
Totals	$282,034 69	$320,200 70	$363,793 27	$364,730 24

No. 215.

THE OLD STATE BANK, FENNVILLE.

Organized June 1, 1899.

LEONARD S. DICKINSON, *President;* CLAUDE E. HUTCHINSON, *Vice President;* J. E. HUTCHINSON, *Cashier;* W. J. HUTCHINSON, *Assistant Cashier.*

DIRECTORS.—J. E. Hutchinson, Leonard S. Dickinson; W. J. Hutchinson, Claude E. Hutchinson, May Hutchinson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$55,788 99	$56,721 30	$58,824 31	$65,111 05
Bonds, mortgages and securities	13,667 97	13,817 97	17,481 97	17,581 97
Premiums paid on bonds				
Overdrafts	246 53	143 64	384 84	1,188 41
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures	1,531 91	1,531 91	1,531 91	1,531 91
Other real estate				
Due from other banks and bankers (not reserve cities)	20,002 76	12,041 66	2 76	19 75
Items in transit				
United States bonds				
Due from banks in reserve cities	4,511 83	6,678 95	2,892 27	9,070 74
Exchanges for clearing house				
U. S. and National bank currency	6,444 00	2,159 00	3,215 00	1,333 00
Gold coin	2,402 50	3,462 50	1,930 00	1,084 52
Silver coin	148 50	204 80	97 65	236 40
Nickels and cents	209 71	239 24	276 27	256 44
Checks, cash items and internal revenue account	5,439 90	1,690 50	1,179 74	4,989 02
Totals	$116,394 60	$104,691 47	$93,816 72	$108,403 21
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	2,300 00	2,300 00	2,300 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid	2,333 61	2,807 51	1,111 90	747 37
Dividends unpaid				
Commercial deposits subject to check	27,005 12	20,357 29	17,704 62	27,503 11
Commercial certificates of deposit	885 94	880 21	880 21	50 21
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	68,869 93	63,346 46	56,819 99	54,602 52
Notes and bills rediscounted				8,000 00
Bills payable				
Totals	$116,394 60	$104,691 47	$93,816 72	$108,403 21

No. 209.

COMMERCIAL SAVINGS BANK OF FENTON, FENTON.

Organized October 1, 1898.

E. C. FORTE, *President;* L. M. COOK, *Vice President;* E. M. NEWELL, *Cashier.*

DIRECTORS.—E. C. Forte, E. M. Newell, L. M. Cook, Zera Patterson, C. W. Cook.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$118,174 85	$132,672 42	$118,938 23	$136,282 94
Bonds, mortgages and securities	47,580 80	45,997 18	44,123 94	43,837 40
Premiums paid on bonds				
Overdrafts		22 64	22 46	284 28
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	82 20	350 00	2,880 00	4,024 03
United States bonds				
Due from banks in reserve cities	50,502 03	41,445 49	59,591 27	56,811 83
Exchanges for clearing house				
U. S. and National bank currency	9,182 00	9,626 00	11,496 00	8,769 00
Gold coin	2,625 00	2,305 00	2,080 00	2,180 00
Silver coin	896 85	813 50	1,128 20	1,695 30
Nickels and cents	160 07	141 90	121 63	135 13
Checks, cash items and internal revenue account	211 50	170 33	27 93	42 71
Totals	$234,415 30	$238,544 46	$245,409 66	$259,062 62
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	2,600 00	2,600 00	2,600 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid	2,428 02	3,712 57	5,891 58	2,378 12
Dividends unpaid				
Commercial deposits subject to check	43,405 98	37,820 96	45,170 85	43,884 29
Commercial certificates of deposit	27,074 92	35,098 99	28,377 39	22,758 41
Due to banks and bankers				
Certified checks				403 39
Cashier's checks outstanding				
Savings deposits	133,906 38	134,311 94	138,369 84	161,638 41
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$234,415 30	$238,544 46	$245,409 66	$259,062 62

No. 101.

CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

ROBERT J. WHALEY, *President;* GEO. W. HUBBARD, *Vice President;* W. E. MARTIN, *Cashier.*

DIRECTORS.—Alex. McFarlan, Jas. H. Whiting, David D. Aitken, Geo. W. Hubbard, Robert J. Whaley, M. Ephraim, Ed. S. Lee, C. L. Bartlett, Frank D. Buckingham, Thos. Doyle, H. W. Watson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$408,325 27	$421,960 23	$418,779 82	$442,736 99
Bonds, mortgages and securities	344,568 17	333,674 33	328,178 30	319,590 91
Premiums paid on bonds				
Overdrafts	1,019 19	97 69	1,155 17	1,200 44
Banking house				
Furniture and fixtures	14,700 00	14,700 00	14,700 00	14,700 00
Other real estate	8,396 16	8,378 16	8,378 16	8,378 16
Due from other banks and bankers (not reserve cities)				
Items in transit	10,716 52	1,962 53	1,159 20	6,869 26
United States bonds				
Due from banks in reserve cities	53,828 71	93,720 47	69,401 11	85,140 85
Exchanges for clearing house	844 15	4,769 51	1,156 64	2,862 23
U. S. and National bank currency	18,407 00	20,820 00	19,129 00	7,961 50
Gold coin	27,127 50	25,990 00	28,695 00	24,097 50
Silver coin	3,495 20	3,831 45	4,439 35	3,936 80
Nickels and cents	891 02	670 23	532 28	623 68
Checks, cash items and internal revenue account	52 55	525 02	235 70	157 75
Totals	$892,371 44	$931,099 62	$895,939 73	$918,256 07
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid	32,761 97	37,526 13	45,500 12	30,054 14
Dividends unpaid	120 00	80 00	40 00	180 00
Commercial deposits subject to check	290,413 59	325,393 01	279,225 09	291,904 99
Commercial certificates of deposit	951 85	3,313 25	1,640 60	35,201 34
Due to banks and bankers	7,378 82	7,402 22	7,402 22	7,402 22
Certified checks	2,000 00	2,000 00	2,000 00	
Cashier's checks outstanding				
Savings deposits	212,920 24	231,646 53	229,412 67	222,748 73
Savings certificates of deposit	165,824 97	143,738 48	150,719 03	145,764 65
Notes and bills rediscounted				
Bills payable				
Totals	$892,371 44	$931,099 62	$895,939 73	$918,256 07

No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

WM. A. ATWOOD, *President;* JAMES C. WILLSON, *Vice President;* ARTHUR G. BISHOP, *Cashier;* JAS. MARTIN, *Assistant Cashier.*

DIRECTORS.—Wm. W. Crapo, W. A. Atwood, Jas. C. Willson, A. G. Bishop, W. C. Orrell, J. D. Dort, H. C. Spencer, J. H. Crawford, G. C. Willson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$571,234 63	$514,892 01	$546,034 25	$611,118 02
Bonds, mortgages and securities	639,077 16	631,440 58	640,212 42	641,148 52
Premiums paid on bonds				
Overdrafts	507 16	1,164 71	1,037 21	1,171 48
Banking house				
Furniture and fixtures				
Other real estate	15,000 00	15,000 00		
Due from other banks and bankers (not reserve cities)				
Items in transit	2,572 99	2,312 88	7,186 05	2,603 23
United States bonds				
Due from banks in reserve cities	109,989 75	117,391 17	195,121 46	97,202 01
Exchanges for clearing house	2,819 60	1,213 06	1,883 74	762 01
U. S. and National bank currency	27,587 00	19,546 00	19,186 00	22,214 00
Gold coin	32,875 00	36,850 00	29,602 25	29,967 00
Silver coin	5,600 00	10,000 00	5,150 00	7,000 00
Nickels and cents	392 34	65 20	156 74	67 17
Checks, cash items and internal revenue account	340 60	4,445 38	167 34	563 78
Totals	$1,407,996 23	$1,354,320 99	$1,445,737 96	$1,413,817 22
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid	37,614 22	50,753 32	62,653 23	45,855 46
Dividends unpaid	332 00	36 00		
Commercial deposits subject to check	304,596 51	210,954 90	278,744 45	265,526 35
Commercial certificates of deposit	27,751 51	28,206 29	21,739 25	19,607 91
Due to banks and bankers				
Certified checks	100 00	310 00		1,103 00
Cashier's checks outstanding			2,100 00	
Savings deposits	676,023 34	700,017 60	719,000 65	721,243 46
Savings certificates of deposit	161,578 65	164,042 88	161,500 38	160,481 04
Notes and bills rediscounted				
Bills payable				
Totals	$1,407,996 23	$1,354,320 99	$1,445,737 96	$1,413,817 22

No. 165.

UNION TRUST AND SAVINGS BANK, FLINT.

Organized July 11, 1893.

CHARLES T. BRIDGMAN, *President;* WM. A. PATERSON, *Vice President;*
MATHEW DAVISON, *Cashier;* L. H. BRIDGMAN, *Assistant Cashier.*

DIRECTORS.—Charles T. Bridgman, Wm. A. Paterson, Mathew Davison, Flint P. Smith, W. E. Braman, Wm. F. Stewart, F. H. Rankin, G. W. Cook, William H. Edwards.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$378,052 24	$406,584 39	$415,204 68	$389,371 65
Bonds, mortgages and securities	905,948 34	895,230 90	917,139 47	941,837 37
Premiums paid on bonds				
Overdrafts	188 70	1,202 29	408 87	1,501 40
Banking house	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures				
Other real estate	12,950 00	14,150 00	12,650 00	8,150 00
Due from other banks and bankers (not reserve cities)				
Items in transit		100 00	24 00	425 00
United States bonds				
Due from banks in reserve cities	128,094 22	162,296 33	238,828 32	229,564 15
Exchanges for clearing house	451 89	1,005 81	643 39	1,619 16
U. S. and National bank currency	43,506 00	25,795 00	30,814 00	16,542 00
Gold coin	47,602 50	46,880 00	49,330 00	47,445 00
Silver coin	7,561 85	17,351 15	11,361 45	12,314 85
Nickels and cents	305 00	852 65	1,140 80	984 90
Checks, cash items and internal revenue account	738 32	1,140 15	2,469 92	4,019 46
Totals	$1,547,399 06	$1,594,588 67	$1,702,014 90	$1,675,774 94
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	32,000 00	32,000 00	32,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid	14,777 31	14,011 23	17,766 52	7,739 18
Dividends unpaid	44 00			
Commercial deposits subject to check	133,486 92	125,855 52	189,751 09	150,046 54
Commercial certificates of deposit	5,761 17	7,004 17	5,215 70	6,439 81
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	868,366 21	891,877 43	922,049 53	937,575 47
Savings certificates of deposit	392,963 45	423,840 32	435,232 06	438,973 94
Notes and bills rediscounted				
Bills payable				
Totals	$1,547,399 06	$1,594,588 67	$1,702,014 90	$1,675,774 94

No. 126.

FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 28, 1891.

FRANKLIN A. NILES, *President;* JACOB KIMMELL, *Vice President;* FRED D. SAYRE, *Cashier.*

DIRECTORS.—F. A. Niles, Mrs. George Packard, J. Kimmell, James M. Greenfield, William A. Miller.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$27,063 14	$31,081 14	$25,851 94	$28,750 24
Bonds, mortgages and securities	158,198 54	163,303 54	161,503 54	173,348 54
Premiums paid on bonds				
Overdrafts				
Banking house	2,700 00	2,700 00	2,700 00	2,700 00
Furniture and fixtures	1,860 00	1,860 00	1,860 00	1,860 00
Other real estate				
Due from other banks and bankers (not reserve cities)		170 87	76 41	154 10
Items in transit	138 36	514 87	1,930 56	2,723 01
United States bonds				
Due from banks in reserve cities	25,634 94	31,797 86	30,725 22	29,848 95
Exchanges for clearing house				
U. S. and National bank currency	6,981 00	2,546 00	4,332 00	2,375 00
Gold coin	3,500 00	3,800 00	3,030 00	3,530 00
Silver coin	484 80	986 20	407 00	1,613 00
Nickels and cents	102 33	71 38	134 22	86 87
Checks, cash items and internal revenue account	89 93	11 00	295 26	997 69
Totals	$226,753 04	$238,842 86	$232,846 15	$247,987 40
Liabilities.				
Capital stock paid in	$27,500 00	$27,500 00	$27,500 00	$27,500 00
Surplus fund	14,500 00	14,500 00	14,500 00	14,500 00
Undivided profits, less current expenses, interest and taxes paid	186 24	689 40	253 48	926 13
Dividends unpaid			46 50	
Commercial deposits subject to check	19,219 32	24,933 38	10,243 26	27,239 06
Commercial certificates of deposit	7,283 75	6,324 98	20,744 03	19,012 82
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	29,805 35	29,113 57	29,166 60	33,693 03
Savings certificates of deposit	128,258 38	135,781 53	130,392 28	125,116 36
Notes and bills rediscounted				
Bills payable				
Totals	$226,753 04	$238,842 86	$232,846 15	$247,987 40

No. 223.

THE PEOPLE'S STATE BANK OF FLUSHING, FLUSHING.

Organized March 10, 1900.

IRA T. SAYRE, *President;* JOHN H. ROWE, *Vice President;* LEVANT A. VICKERY, *Cashier;* C. G. STEVENS, *Assistant Cashier.*

DIRECTORS.—Ira T. Sayre, Levant A. Vickery, John H. Rowe, James B. French, Henry H. Chatters, Orrin Hart, Albert E. Ransom, Elbert L. Beecher, William Brophy.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$79,109 64	$80,864 28	$77,894 90	$95,051 51
Bonds, mortgages and securities	44,926 73	46,249 00	46,372 00	52,722 00
Premiums paid on bonds				
Overdrafts	53 11	163 30	250 36	25 36
Banking house	4,260 60	4,260 60	4,260 60	4,260 60
Furniture and fixtures	2,011 00	2,050 00	2,096 00	2,181 00
Other real estate				
Due from other banks and bankers (not reserve cities)	201 99	20 87	290 69	105 18
Items in transit	11,196 39	6,910 08	5,551 55	2,395 60
United States bonds				
Due from banks in reserve cities	21,591 53	17,756 76	28,669 42	21,103 35
Exchanges for clearing house				
U. S. and National bank currency	1,545 00	2,970 00	3,442 00	5,678 00
Gold coin	2,790 00	3,105 00	2,070 00	2,785 00
Silver coin	1,692 05	1,852 60	1,792 15	1,753 40
Nickels and cents	160 77	176 47	232 12	279 72
Checks, cash items and internal revenue account	104 74	56 81	93 18	179 70
Totals	$169,643 55	$166,435 77	$173,014 97	$188,520 42
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	3,194 46	2,999 90	3,295 60	3,519 41
Dividends unpaid	30 00			
Commercial deposits subject to check	36,172 05	27,215 83	28,953 92	38,249 91
Commercial certificates of deposit	4,139 53	3,555 33	5,170 48	2,815 65
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	9,348 05	9,346 06	9,742 02	10,307 79
Savings certificates of deposit	86,759 46	93,318 65	95,852 95	103,627 66
Notes and bills rediscounted				
Bills payable				
Totals	$169,643 55	$166,435 77	$173,014 97	$188,520 42

No. 141.

STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

FREDERICK SCHEMER, *President;* MICHAEL SPITZLEY, *Vice President;* W. H. SNELLING, *Cashier.*

DIRECTORS.—Frederick Schemer, W. H. Snelling, Michael Spitzley, T. W. Snelling, Ernest Schemer.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$39,199 58	$40,120 16	$44,139 65	$57,348 82
Bonds, mortgages and securities	127,944 33	120,344 33	115,884 33	111,725 08
Premiums paid on bonds				
Overdrafts	852 16	481 41	11 27	1,420 53
Banking house				
Furniture and fixtures	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate	1,331 34	1,532 34	1,532 34	1,507 34
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	36,300 76	34,051 70	34,125 20	26,342 89
Exchanges for clearing house				
U. S. and National bank currency	5,240 00	5,414 00	6,042 00	6,188 00
Gold coin	3,762 50	3,717 50	3,817 50	4,027 50
Silver coin	1,245 00	1,891 00	768 50	1,170 00
Nickels and cents	149 93	166 89	61 47	144 78
Checks, cash items and internal revenue account		141 33	12 46	341 30
Totals	$217,725 60	$209,560 66	$208,094 72	$211,915 74
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	1,902 32	3,374 53	3,874 38	2,578 96
Dividends unpaid				
Commercial deposits subject to check	24,069 26	14,685 75	11,786 23	13,996 80
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	22,720 79	25,915 99	27,320 62	28,125 04
Savings certificates of deposit	149,033 23	145,584 39	145,113 49	147,215 44
Notes and bills rediscounted				
Bills payable				
Totals	$217,725 60	$209,560 66	$208,094 72	$211,915 74

No. 293.

THE STATE BANK OF FOWLERVILLE, FOWLERVILLE, MICHIGAN.

Organized June 1, 1904.

JOHN C. ELLSWORTH, *President;* S. L. BIGNALL, *Vice President.*

DIRECTORS.—J. L. Cooper, L. F. Peet, S. L. Bignall, John C. Ellsworth, Alex. McPherson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$22,887 49	$21,476 81	$19,017 09	$30,547 98
Bonds, mortgages and securities	54,738 95	64,288 95	67,388 95	68,688 95
Premiums paid on bonds				
Overdrafts	88 20	33 83	216 21	
Banking house				
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)	12,535 91	12,556 80	13,255 33	9,362 67
Items in transit				
United States bonds				
Due from banks in reserve cities	31,688 06	20,294 61	31,229 98	15,825 47
Exchanges for clearing house				
U. S. and National bank currency	2,026 00	3,982 00	3,548 00	2,907 00
Gold coin	4,210 00	4,360 00	4,465 00	4,742 50
Silver coin	1,310 95	2,330 70	1,226 75	1,053 60
Nickels and cents	133 16	156 29	149 07	107 22
Checks, cash items and internal revenue account	839 58	1,023 05	87 61	266 20
Totals	$130,458 30	$130,593 04	$140,583 99	$134,001 59
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	897 62	897 62	897 62	1,012 97
Undivided profits, less current expenses, interest and taxes paid	192 20	928 32	1,307 15	502 50
Dividends unpaid				
Commercial deposits subject to check	22,465 95	21,452 72	24,724 57	24,251 01
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	81,902 53	82,224 38	88,654 65	83,235 11
Notes and bills rediscounted				
Bills payable				
Totals	$130,458 30	$130,503 04	$140,583 99	$134,001 59

No. 229.

BENZIE COUNTY STATE SAVINGS BANK, FRANKFORT.

Organized April 15, 1901.

LEONARD P. CLASSENS, *President;* HENRY F. ROBERTSON, *Vice President;* JOSEPH F. HOFSTETTER, *Cashier.*

DIRECTORS.—Leonard P. Classens, Henry F. Robertson, Robert G. Pauts, L. E. Vorce, Geo. Waters, Jr., William Thurston, J. F. Hofstetter.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$42,292 75	$41,740 26	$ $53,518 31	$73,312 45
Bonds, mortgages and securities	62,049 65	65,101 58	62,517 19	64,507 65
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	628 65	62 03	259 88	20 91
Banking house	5,800 00	5,800 00	5,800 00	5,800 00
Furniture and fixtures	1,550 00	1,550 00	1,550 00	1,550 00
Other real estate	2,351 00	2,351 00	2,981 00	1,505 00
Due from other banks and bankers (not reserve cities)	.....	1 31	.....	.....
Expenses, interest and taxes paid	481 20	.....	.....	.....
Items in transit	.....	.....	4,025 00	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	22,702 57	21,702 26	16,021 15	37,349 64
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	3,623 00	2,795 00	1,877 00	2,268 00
Gold coin	5,185 00	4,875 00	3,620 00	4,335 00
Silver coin	800 00	590 00	1,200 00	1,400 00
Nickels and cents	35 02	135 18	123 90	281 35
Checks, cash items and internal revenue account	647 40	79 78	151 68	387 40
Totals	$148,146 24	$146,783 40	$153,645 11	$192,717 40
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	.....	417 59	1,950 54	37 26
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	45,568 60	41,252 50	39,924 06	67,438 17
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	48,439 86	50,627 79	51,678 00	58,934 10
Savings certificates of deposit	29,137 78	29,485 52	35,092 51	41,307 87
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$148,146 24	$146,783 40	$153,645 11	$192,717 40

No. 297.

THE FREMONT STATE BANK, FREMONT, MICHIGAN.

Organized May 24, 1904.

AMOS O. WHITE, *President;* LAMONTE D. PUFF, *Vice President;* EMIEL KEMPF, *Cashier.*

DIRECTORS.—Amos O. White, Emiel Kempf, LaMonte D. Puff, John R. Jacklin, Nicholas DeHaas, John Lewis, Cornelius Gerber.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$42,441 81	$48,962 49	$53,048 32	$60,168 13
Bonds, mortgages and securities	49,588 65	53,146 65	58,206 99	63,363 99
Premiums paid on bonds				
Overdrafts			15 82	695 05
Banking house	5,134 52	5,134 52	5,134 52	5,134 52
Furniture and fixtures	4,641 35	4,641 35	4,644 35	4,641 35
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	19,627 89	27,245 20	30,283 30	23,921 37
Exchanges for clearing house				
U. S. and National bank currency	4,962 00	6,336 00	7,754 00	4,065 00
Gold coin	2,100 00	2,255 00	2,135 00	1,340 00
Silver coin	2,056 00	1,748 05	1,413 25	1,689 65
Nickels and cents	196 74	168 14	159 82	173 58
Checks, cash items and internal revenue account	588 41	172 37		192 80
Totals	$131,337 37	$149,809 77	$162,797 37	$165,385 44
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	654 56	654 56	654 56	654 56
Undivided profits, less current expenses, interest and taxes paid	356 25	1,548 21	2,120 50	2,111 70
Dividends unpaid	75 00	5 00	5 00	
Commercial deposits subject to check	17,247 63	23,733 97	32,243 35	20,709 31
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	31,370 48	34,444 74	37,916 61	41,248 51
Savings certificates of deposit	56,633 45	64,423 29	64,857 35	75,661 36
Notes and bills rediscounted				
Bills payable				
Totals	$131,337 37	$149,809 77	$162,797 37	$165,385 44

No. 345.

THE OLD STATE BANK OF FREMONT, FREMONT.

Organized July 16, 1906.

J. ANDREW GERBER, *President;* JOS. GERBER, *Vice President;* FRED REYNOLDS, *Cashier.*

DIRECTORS.—J. Andrew Gerber, Fred Reynolds, Jos. Gerber, C. B. Buck, S. P. Odell, T. I. Fry, R. L. Chamberlain, Frank Gerber, John Pikaart.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	.....	.....	.....	$142,978 25
Bonds, mortgages and securities	.....	.....	.....	16,925 00
Premiums paid on bonds	.....	.....	.....	325 00
Overdrafts	.....	.....	.....	920 69
Banking house	.....	.....	.....	6,000 00
Furniture and fixtures	.....	.....	.....	3,000 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	19,100 00
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	5,000 00
Due from banks in reserve cities	.....	.....	.....	67,435 41
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	.....	.....	.....	6,105 00
Gold coin	.....	.....	.....	5,210 00
Silver coin	.....	.....	.....	1,400 00
Nickels and cents	.....	.....	.....	105 03
Checks, cash items and internal revenue account	.....	.....	.....	6,492 97
Totals	.....	.....	.....	$280,997 35
Liabilities.				
Capital stock paid in	.....	.....	.....	$35,000 00
Surplus fund	.....	.....	.....	8,750 00
Undivided profits, less current expenses, interest and taxes paid	.....	.....	.....	701 18
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	.....	.....	81,916 52
Commercial certificates of deposit	.....	.....	.....	142,966 51
Due to banks and bankers	.....	.....	.....	139 61
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	11,523 53
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	.....	.....	.....	$280,997 35

No. 153.

GAYLORD STATE SAVINGS BANK, GAYLORD.

Organized March 4, 1893.

FRANK A. KRAMER, *President;* EARL B. BOLTON, *Vice President;* SANFORD W. BUCK, *Cashier;* WM. L. MORRISON, *Assistant Cashier.*

DIRECTORS.—Frank A. Kramer, Sanford W. Buck, Earl B. Bolton, John G. Berry, Lewis Jenson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$104,690 68	$122,489 21	$142,557 86	$145,777 79
Bonds, mortgages and securities	56,050 54	50,000 00	48,905 00	54,550 54
Premiums paid on bonds				
Overdrafts	1,173 31	495 30	1,043 97	899 09
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,500 00	1,900 00
Other real estate	1,000 00	1,000 00	4,000 00	4,335 00
Due from other banks and bankers (not reserve cities)				2,208 86
Items in transit	2,019 90	1,422 85	2,540 90	864 32
United States bonds				
Due from banks in reserve cities	34,223 98	50,889 99	60,083 95	37,935 54
Exchanges for clearing house				
U. S. and National bank currency	6,583 00	8,744 00	7,131 00	7,281 00
Gold coin	8,300 00	8,285 00	9,475 00	9,570 00
Silver coin	1,352 55	1,424 90	1,537 90	406 30
Nickels and cents	304 91	277 77	379 18	350 64
Checks, cash items and internal revenue account	835 46	1,563 20	1,120 39	1,557 37
Totals	$218,534 33	$248,592 22	$281,275 15	$267,636 45
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	7,250 22	7,873 61	8,265 81	7,306 48
Dividends unpaid				
Commercial deposits subject to check	51,771 66	72,071 90	90,171 65	67,166 84
Commercial certificates of deposit	65,058 63			
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	64,453 82	80,268 68	96,834 08	104,326 53
Savings certificates of deposit		58,378 03	56,003 61	58,836 60
Notes and bills rediscounted				
Bills payable				
Totals	$218,534 33	$248,592 22	$281,275 15	$267,636 45

No. 298.

STATE BANK OF GLADWIN, GLADWIN, MICHIGAN.

Organized July 27, 1904.

WILLIAM H. AITKIN, *President;* A. H. MEDBURY, *Vice President;* MELVIN H. AITKIN, *Cashier;* C. G. GOODRUM, *Assistant Cashier.*

DIRECTORS.—William H. Aitkin, Albert E. Sleeper, A. H. Medbury, Melvin H. Aitkin, Robert Croskery, Frank Leonard, Guy E. Smith, Eugene Foster.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$69,922 50	$77,453 54	$75,106 18	$76,509 68
Bonds, mortgages and securities	8,126 03	5,436 03	6,296 03	6,846 03
Premiums paid on bonds				
Overdrafts	82 33	64 84	78 92	68 56
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures	1,200 00	1,450 00	1,450 00	1,450 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	5,845 81	16,522 33	9,970 20	12,225 27
Exchanges for clearing house	107 73	778 24	150 00	
U. S. and National bank currency	5,075 00	4,682 00	6,709 00	4,993 00
Gold coin	107 50	640 00	525 00	105 00
Silver coin	569 50	432 40	577 65	493 10
Nickels and cents	26 30	31 63	51 95	55 68
Checks, cash items and internal revenue account	400 66	76 33	200 27	323 68
Totals	$97,463 36	$113,617 34	$107,115 20	$109,070 00
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	200 00	200 00	700 00	700 00
Undivided profits, less current expenses, interest and taxes paid	4,428 17	5,757 81	1,002 91	1,994 68
Dividends unpaid				
Commercial deposits subject to check	45,099 28	54,457 98	55,013 81	54,111 96
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks		100 00	100 00	
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	22,735 91	28,101 55	25,298 48	27,263 36
Notes and bills rediscounted				
Bills payable				
Totals	$97,463 36	$113,617 34	$107,115 20	$109,070 00

No. 249.

GRAND HAVEN STATE BANK, GRAND HAVEN.

Organized September 23, 1901.

JOSEPH W. O'BRIEN, *President;* ELBERT LYNN, *Vice President;* B. P. SHERWOOD, *Cashier.*

DIRECTORS.—J. W. O'Brien, G. J. Diekema, C. Ver Schure, Elbert Lynn, K. T. Van den Bosch, John Veneklassen, B. P. Sherwood, W. H. Beach, M. C. Sherwood.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$138,421 23	$132,083 46	$140,626 15	$164,382 12
Bonds, mortgages and securities	96,955 96	110,782 99	114,778 17	128,463 17
Premiums paid on bonds				
Overdrafts	154 02	57 33	69 56	169 01
Banking house	6,703 00	6,703 00	6,703 00	6,703 00
Furniture and fixtures	2,815 62	2,815 62	2,815 62	2,815 62
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	668 91		142 00	9 90
United States bonds				
Due from banks in reserve cities	36,700 24	33,958 99	36,598 54	41,429 33
Exchanges for clearing house				
U. S. and National bank currency	10,213 00	11,644 00	13,019 00	12,770 00
Gold coin	5,630 00	6,750 00	5,460 00	5,425 00
Silver coin	1,613 45	1,402 90	999 50	1,276 70
Nickels and cents	378 85	347 88	259 34	208 47
Checks, cash items and internal revenue account	387 85	1,261 62	1,219 06	648 20
Totals	$300,642 13	$307,807 79	$322,689 94	$364,300 52
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid	1,483 31	2,653 92	4,203 68	3,457 78
Dividends unpaid	40 00			5 00
Commercial deposits subject to check	46,085 52	52,283 98	60,211 02	76,646 76
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks	443 61	25 00	51 91	
Cashier's checks outstanding				
Savings deposits	91,674 23	94,173 77	92,877 96	95,149 30
Savings certificates of deposit	127,915 46	125,671 12	132,345 37	155,541 68
Notes and bills rediscounted				
Bills payable				
Totals	$300,642 13	$307,807 79	$322,689 94	$364,300 52

No. 308.

THE GRAND LEDGE STATE BANK, GRAND LEDGE.

Organized May 2, 1905.

W. R. CLARKE, *President;* A. B. SCHUMAKER, *Vice President;* B. R. MOORE, *Cashier;* A. T. SLAGHT, *Auditor.*

DIRECTORS.—W. R. Clarke, A. B. Schumaker, A. T. Slaght, Dudley E. Waters, Martin Vandenbosch, John E. Hinkson, Danford Shadduck, A. R. Gillies, W. R. Howe.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$42,494 62	$45,542 46	$48,785 80	$44,498 53
Bonds, mortgages and securities	28,613 56	33,408 88	34,963 88	34,771 88
Premiums paid on bonds				
Overdrafts	1,546 20	687 09	46 02	196 01
Banking house				
Furniture and fixtures	777 55	815 33	1,192 33	1,250 53
Expenses and interest paid	700 55	483 09	171 51	167 27
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	1,134 90	118 61		110 00
United States bonds				
Due from banks in reserve cities	13,804 72	10,636 41	4,691 54	12,085 22
Exchanges for clearing house	112 07			
U. S. and National bank currency	6,639 00	7,309 00	11,315 00	8,639 00
Gold coin	2,280 00	2,400 00	1,942 50	3,052 50
Silver coin	2,305 20	868 45	1,231 30	817 00
Nickels and cents	119 34	78 00	94 85	68 22
Checks, cash items and internal revenue account		1,573 70	282 89	349 66
Totals	$100,527 71	$103,921 02	$104,717 62	$106,005 82
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				
Dividends unpaid				
Commercial deposits subject to check	12,908 57	12,063 61	13,449 50	20,001 78
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks ontstanding				
Savings deposits	11,290 79	11,620 22	11,613 92	10,808 70
Savings certificates of deposit	51,328 35	55,237 19	54,654 20	50,195 34
Notes and bills rediscounted				
Bills payable				
Totals	$100,527 71	$103,921 02	$104,717 62	$106,005 82

No. 316.

THE CITY TRUST & SAVINGS BANK OF GRAND RAPIDS, MICHIGAN.

Organized January 9, 1905.

JAS. R. WYLIE, *President;* WALTER C. WINCHESTER, THOS. M. PECK, *Vice Presidents;* HUGH BLAIR, *Cashier.*

DIRECTORS.—T. Stewart White, J. Frederick Barrs, Constantine Morton, Frances Letellier, Lester J. Rindge, Philo C. Fuller, Walter C. Winchester, David M. Amberg, G. W. Perkins, S. A. Morman, Jas. R. Wylie, Thos. M. Peck, Joseph J. Tucker, Jas. D. Lacy, Charles Frankla, Alexander W. Hompe.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$171,424 49	$169,270 31	$168,715 62	$207,947 85
Bonds, mortgages and securities	115,828 56	140,409 49	138,426 77	117,612 28
Premiums paid on bonds				
Overdrafts	14 52	60 68	1,281 40	46 22
Banking house				
Furniture and fixtures	2,700 00	2,700 00	2,700 00	2,500 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	61,450 16	79,210 37	52,386 57	48,062 86
Exchanges for clearing house	8 85	817 13	256 97	1,197 96
U. S. and National bank currency	17,879 00	10,573 00	12,483 00	14,035 00
Gold coin	220 00	250 00	220 00	2,375 00
Silver coin	1,026 45	1,019 10	827 45	1,011 00
Nickels and cents	71 33	45 55	144 47	116 68
Checks, cash items and internal revenue account				
Totals	$370,623 36	$403,755 63	$377,442 25	$394,904 85
Liabilities.				
Capital stock paid in	$100,000 00	$160,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid	596 93	2,551 78	1,908 03	3,872 30
Dividends unpaid				
Commercial deposits subject to check	35,014 26	57,006 35	30,127 91	34,307 96
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding		32 38		
Savings deposits	22,475 29	25,545 56	26,880 33	31,668 09
Savings certificates of deposit	192,536 88	198,619 56	198,525 98	205,686 50
Notes and bills rediscounted				
Bills payable				
Totals	$370,623 36	$403,755 63	$377,442 25	$394,904 85

No. 276.

COMMERCIAL-SAVINGS BANK OF GRAND RAPIDS.

Organized April 28, 1903.

C. B. KELSEY, *President;* CHAS. F. YOUNG, *Vice President;* H. N. MORRILL, *Cashier.*

DIRECTORS.—E. G. Maxwell, Wm. D. Weaver, Wm. D. Bishop, Huntley Russell, John Otte, Lyman W. Welch, Robert E. Shanahan, Moses Taggart, Chas. F. Young, Jos. C. Ford, E. A. Turnbull, C. B. Kelsey, Geo. F. Beardsley, Fred McR. Deane, Clay H. Hollister.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$694,725 56	$781,893 42	$767,838 61	$678,671 93
Bonds, mortgages and securities	156,956 00	161,331 00	185,056 00	205,128 00
Premiums paid on bonds				
Overdrafts	790 99	3,314 14	762 13	628 94
Banking house	26,123 70	26,123 70	26,123 70	26,123 70
Furniture and fixtures	12,472 00	12,472 00	12,472 00	12,472 00
Other real estate				3,813 53
Due from other banks and bankers (not reserve cities)				
Items in transit	2,142 58	9,025 45	2,206 34	1,363 63
Interest, taxes and expenses paid				1,010 57
United States bonds				
Due from banks in reserve cities	187,663 97	82,877 60	36,179 21	100,342 20
Exchanges for clearing house	19,481 60	6,448 16	3,326 61	10,074 19
U. S. and National bank currency	56,380 00	68,706 00	63,244 00	58,025 00
Gold coin	9,402 50	357 50	3,990 00	8,195 00
Silver coin	7,630 00	6,357 75	6,744 00	7,285 90
Nickels and cents	352 99	250 14	251 06	821 25
Checks, cash items and internal revenue account	12,098 59	3,135 78	2,923 71	10,450 62
Totals	$1,186,220 48	$1,162,292 64	$1,111,117 37	$1,124,406 46
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	14,000 00	14,000 00	14,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid	984 74	5,456 47	4,461 74	
Dividends unpaid	94 50	3 00		70 50
Commercial deposits subject to check	376,922 14	348,091 14	296,888 94	332,550 97
Commercial certificates of deposit				
Due to banks and bankers	50,591 76	60,827 74	69,222 63	58,870 11
Certified checks	367 50	4,056 37	724 65	185 25
Cashier's checks outstanding				
Savings deposits	167,477 02	169,891 89	167,661 29	171,506 56
Savings certificates of deposit	375,782 82	359,966 03	358,158 12	346,223 07
Notes and bills rediscounted				
Bills payable				
Totals	$1,186,220 48	$1,162,292 64	$1,111,117 37	$1,124,406 46

No. 61.

GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.

CHARLES W. GARFIELD, *President;* ORSON A. BALL, *Vice President;* FRANK S. COLEMAN, *Cashier;* D. B. SHEDD, *Assistant to President;* ARTHUR M. GODWIN, *Assistant Cashier.*

DIRECTORS.—Charles W. Garfield, George M. Edison, Aaron Brewer, N. Fred Avery, Orson A. Ball, Roger W. Butterfield, Frank E. Leonard, Thomas M. Peck, Frank Jewell, W. H. Gilbert, Lester J. Rindge, Wm. Alden Smith, Geo. G. Whitworth.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$798,803 17	$832,370 86	$870,650 53	$877,872 00
Bonds, mortgages and securities	993,322 95	984,983 38	982,973 54	1,022,543 94
Premiums paid on bonds	.....	.....	.....	849 13
Overdrafts	509 05	1,289 22	737 09	1,441 31
Banking house	.....	.....	.....	.....
Furniture and fixtures	2,536 00	2,536 00	2,536 00	.....
Other real estate	7,420 35	7,420 35	6,445 35	6,445 35
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	676 81	36 19	12,387 92	12,462 57
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	248,803 57	255,011 10	228,870 42	217,727 43
Exchanges for clearing house	19,740 89	6,300 11	3,727 78	7,365 62
U. S. and National bank currency	61,775 00	57,205 00	52,559 00	49,278 00
Gold coin	35,575 00	35,655 00	35,702 50	36,000 00
Silver coin	3,081 60	3,227 35	3,307 55	3,343 15
Nickels and cents	576 06	600 24	776 91	429 32
Checks, cash items and internal revenue account	1,080 45	116 82	5,100 08	433 89
Totals	$2,173,900 90	$2,186,751 62	$2,205,774 67	$2,236,191 71
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid	23,898 58	31,370 12	39,616 00	33,149 55
Dividends unpaid	96 00	55 00	40 00	70 00
Commercial deposits subject to check	176,705 66	168,080 45	205,921 08	222,608 98
Commercial certificates of deposit	117 18	71 18	71 18	71 18
Due to banks and bankers	.....	.....	.....	.....
Certified checks	300 00	.....	387 00	423 12
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	1,088,674 38	1,102,021 28	1,090,738 71	1,100,386 86
Savings certificates of deposit	704,109 10	705,153 59	689,000 70	699,482 02
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$2,173,900 90	$2,186,751 62	$2,205,774 67	$2,236,191 71

No. 65.

KENT COUNTY SAVINGS BANK, GRAND RAPIDS.

Organized December 24, 1884.

JOHN A. COVODE, *President*; HENRY IDEMA, *Vice President*; J. A. S. VERDIER, *Cashier*; A. H. BRANDT, *Assistant Cashier*.

DIRECTORS.—John A. Covode, Henry Idema, J. A. S. Verdier, T. J. O'Brien, F. C. Miller, T. Stewart White, Lewis H. Withey, Edward Lowe.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,779,180 07	$1,804,347 72	$1,766,843 81	$1,793,557 71
Bonds, mortgages and securities	890,871 49	888,174 54	973,055 35	1,039,253 62
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	625 90	1,187 81	3,865 44	1,159 22
Banking house	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures	3,000 00	3,000 00	3,576 25	5,622 81
Other real estate	3,233 65	1,404 33	1,404 33	1,404 33
Due from other banks and bankers (not reserve cities)	191 52	3,367 55	2,388 59	2,150 61
Items in transit	1,078 78	489 10	758 94	550 09
United States bonds	600 00	600 00	600 00	600 00
Due from banks in reserve cities	290,902 86	357,200 77	410,433 41	326,142 41
Exchanges for clearing house	11,250 15	7,086 03	18,839 21	35,206 71
U. S. and National bank currency	81,965 00	79,093 00	76,231 00	70,722 00
Gold coin	68,152 50	62,760 00	68,280 00	73,965 00
Silver coin	3,614 45	5,391 50	8,948 50	3,441 30
Nickels and cents	817 94	304 24	524 25	573 38
Checks, cash items and internal revenue account	1,010 68	701 27	109 30	510 53
Totals	$3,161,494 99	$3,240,107 86	$3,360,858 38	$3,379,859 72
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	200,000 00	200,000 00	200,000 00	200,000 00
Undivided profits, less current expenses, interest and taxes paid	34,472 78	49,062 51	58,743 04	52,998 07
Dividends unpaid	.....	30 00	.....	.....
Commercial deposits subject to check	247,790 48	258,278 41	333,480 45	333,911 19
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	5 00	1,328 48	1,255 00	5 00
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	1,640,008 62	1,662,622 68	1,663,022 77	1,691,964 23
Savings certificates of deposit	989,218 11	1,018,785 78	1,054,357 12	1,050,981 23
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$3,161,494 99	$3,240,107 86	$3,360,858 38	$3,379,859 72

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

LEWIS H. WITHEY, *President;* WILLARD BARNHART, *First Vice President;* HENRY IDEMA, *Second Vice President;* F. A. GORHAM, *Third Vice President;* GEO. HEFFERAN, *Secretary;* CLAUDE HAMILTON, *Assistant Secretary.*

DIRECTORS.—T. Stewart White, Lewis H. Withey, James M. Barnett, Harvey J. Hollister, Willard Barnhart, Samuel Sears, S. B. Jenks, Henry Idema, Darwin D. Cody, F. A. Gorham, Thomas Hefferan, Wm. G. Robinson, Dudley E. Waters, E. Golden Filer, W. W. Cummer, Wm. Judson, William Alden Smith, J. Boyd Pantlind, Edward Lowe, Thomas Hume.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Collateral loans. Time	$81,335 00	$84,254 10	$77,454 10	$103,840 00
Demand	121,224 70	125,428 76	167,721 06	172,537 06
Loans on real estate mortgages, in office	129,587 35	140,941 07	117,540 77	100,410 42
With State Treasurer	101,864 14	101,864 14	101,714 14	102,664 14
Other loans				
Bonds. In office	174,220 00	211,970 00	164,470 00	182,720 00
With State Treasurer	3,000 00	3,000 00	3,000 00	
Stocks	18,318 61	18,318 61	18,318 61	18,318 61
Real estate owned	1,519 06	1,584 95	1,687 42	88 08
Other investments				
Certificates of deposit of other banks	60,150 58	98,650 58	80,700 58	81,200 58
Advances to trusts	40,898 15	36,404 32	28,007 80	34,559 50
Premiums paid				
Safe deposit vaults	12,000 00	12,000 00	12,000 00	12,000 00
Furniture and fixtures	1 00	1 00	1 00	1 00
Due from approved reserve agents	204,706 47	731,681 81	396,083 65	228,919 82
Due from other banks and bankers	29,318 69	84,719 37	73,447 96	28,672 51
Cash items	1,577 80	4,843 90	5,145 56	24,571 40
Nickels and cents	3 28	5 49	15 37	10 13
Silver coin	134 80	114 60	107 75	34 10
Gold coin	530 00	380 00	575 00	910 00
U. S. and National bank notes	1,420 00	2,690 00	3,092 00	4,178 00
Total	$981,809 63	$1,658,852 70	$1,251,082 77	$1,095,635 35
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	100,000 00	100,000 00	200,000 00	200,000 00
Undivided profits. (Less expenses, interest and taxes paid)	52,727 21	57,165 20	67,281 20	66,028 42
Dividends unpaid				
Trust deposits	617,323 42	1,290,312 13	769,707 65	615,294 22
Debentures				
Premiums	11,759 00	11,375 37	14,093 92	14,312 71
Other liabilities				
Total	$981,809 63	$1,658,852 70	$1,251,082 77	$1,095,635 35

No. 108.

PEOPLE'S SAVINGS BANK, GRAND RAPIDS.

Organized December 23, 1890.

THOMAS HEFFERAN, *President;* WM. ALDEN SMITH, SAMUEL M. LEMON, *Vice Presidents;* GEO. E. LUTHER, *Cashier;* M. D. HOOGESTEGER, *Assistant Cashier.*

DIRECTORS.—Thomas Hefferan, Wm. Alden Smith, John Murray, Wm. H. Anderson, Wm. H. Gay, Reuben Bloomer, Samuel M. Lemon, John W. Blodgett, A. D. Rathbone, Eugene D. Conger, J. Boyd Paintlind, Christian Bertsch, A. S. Musselman, John T. Byrne, Wm. Logie.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$436,507 27	$524,000 99	$593,675 81	$535,170 77
Bonds, mortgages and securities	1,235,997 98	1,261,852 43	1,247,955 04	1,280,279 26
Premiums paid on bonds	12,000 00	10,000 00	10,000 00	9,500 00
Overdrafts	4,569 08	3,092 06	1,749 32	253 96
Banking house				
Furniture and fixtures	4,000 00	3,750 00	3,750 00	3,500 00
Other real estate	2,046 18	1,496 18	1,496 18	1,496 18
Due from other banks and bankers (not reserve cities)	8,818 07	3,630 88	8,797 85	5,270 38
Items in transit				
United States bonds				
Due from banks in reserve cities	270,065 27	297,224 82	221,791 84	203,370 73
Exchanges for clearing house	14,206 86	8,778 96	18,504 24	10,028 33
U. S. and National bank currency	48,018 00	41,807 00	57,625 00	53,820 00
Gold coin	43,155 00	43,995 00	42,172 50	42,300 00
Silver coin	1,613 35	1,112 80	1,031 25	1,756 85
Nickels and cents	90 29	142 52	121 40	165 96
Checks, cash items and internal revenue account	348 52	660 92	3,316 20	3,355 25
Totals	$2,081,435 87	$2,201,544 56	$2,211,986 63	$2,150,267 67
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid	7,666 34	12,437 24	13,580 00	15,837 73
Dividends unpaid	22 00	242 00		
Commercial deposits subject to check	203,902 59	305,706 83	302,025 32	266,926 30
Commercial certificates of deposit				1,000 00
Due to banks and bankers	23,602 70	30,477 99	25,187 61	25,184 52
Certified checks	522 00		652 38	1,215 24
Cashier's checks outstanding	1,051 66	3,142 50	3,682 85	4,763 86
Savings deposits	735,743 87	723,779 35	733,831 85	717,000 79
Savings certificates of deposit	958,924 71	975,758 65	983,026 62	968,339 23
Notes and bills rediscounted				
Bills payable				
Totals	$2,081,435 87	$2,201,544 56	$2,211,986 63	$2,150,267 67

No. 139.

STATE BANK OF MICHIGAN, GRAND RAPIDS.

Organized June 25, 1892.

DANIEL MCCOY, *President;* WILLIAM H. JONES, *Vice President;* CASPER BAARMAN, *Assistant Cashier.*

DIRECTORS.—Wm. J. Stuart, Wm. H. Jones, James K. Johnston, Daniel McCoy, Benjamin Wolf, S. B. Jenks, E. H. Foote, H. B. Herpolsheimer, Benj. S. Hanchett, H. T. Heald, M. S. Keeler.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,496,876 53	$1,609,719,60	$1,747,821 91	$1,654,204 36
Bonds, mortgages and securities	648,146 85	668,387 21	672,487 21	716,212 21
Premiums paid on bonds	2,750 00	2,750 00	2,750 00	2,250 00
Overdrafts	220 11	193 40	69 40	247 26
Banking house	27,000 00	27,000 00	27,000 00	26,500 00
Furniture and fixtures	22,000 00	24,996 10	25,446 10	24,946 10
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	4,127 14	15,616 25	10,408 98	6,333 28
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	288,115 32	239,917 48	275,704 44	335,163 97
Exchanges for clearing house	9,507 70	11,016 93	21,223 12	21,701 56
U. S. and National bank currency	71,867 00	66,848 00	89,824 00	78,997 00
Gold coin	70,435 00	63,775 00	74,302 50	67,562 50
Silver coin	8,438 25	11,629 25	7,452 00	10,619 00
Nickels and cents	539 86	763 64	854 71	684 07
Checks, cash items and internal revenue account	11,366 44	12,201 71	22,145 64	24,895 67
Totals	$2,661,390 20	$2,754,814 57	$2,977,490 01	$2,970,316 98
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid	48,514 15	50,350 50	53,301 16	51,529 76
Dividends unpaid	104 00	1,009 50	73 50	90 00
Commercial deposits subject to check	692,292 19	737,326 43	983,719 87	1,009,396 80
Commercial certificates of deposit	156,428 56	120,345 93	130,422 90	75,142 52
Due to banks and bankers	94,223 74	81,062 16	81,164 20	78,320 39
Certified checks	468 75	75 00	2,009 40	2,521 02
Cashier's checks outstanding	45 85	.....	750 00	63 50
Savings deposits	601,019 65	631,439 47	644,828 49	691,890 82
Savings certificates of deposit	818,293 31	848,203 81	831,220 49	811,362 17
Notes and bills rediscounted	.....	35,001 77	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$2,661,390 20	$2,754,814 57	$2,977,490 01	$2,970,316 98

No. 340.

THE GRANT STATE BANK, GRANT.

Organized February 28, 1906.

F. W. SQUIER, *President;* P. DRUMMOND, *Vice President;* H. MCKINLEY, *Cashier;* E. KEMPF, *Assistant Cashier.*

DIRECTORS.—F. W. Squier, P. Drummond, H. McKinley, A. O. White, Cornelius Gerber, A. McKinley, Emiel Kempf.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts			$2,405 63	$11,215 40
Bonds, mortgages and securities			985 43	6,885 43
Premiums paid on bonds				
Overdrafts				
Banking house			2,805 00	3,549 80
Furniture and fixtures			142 52	2,466 16
Other real estate				
Net loss on expense account to date			611 35	
Due from other banks and bankers (not reserve cities)				
Items in transit				800 00
United States bonds				
Due from banks in reserve cities			17,374 71	12,898 79
Exchanges for clearing house				
U. S. and National bank currency			886 00	705 00
Gold coin			185 00	145 00
Silver coin			332 95	307 40
Nickels and cents			36 90	57 04
Checks, cash items and internal revenue account			177 69	44 21
Totals			$25,943 18	$39,074 23
Liabilities.				
Capital stock paid in			$10,000 00	$16,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				63 21
Dividends unpaid				
Commercial deposits subject to check			11,244 70	13,082 89
Commercial certificates of deposit			4,515 98	8,077 32
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits			182 50	1,850 81
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals			$25,943 18	$39,074 23

No. 27.

FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organized April 24, 1883.

E. J. FOSTER, *President*; M. W. DWELLE, *Vice President*; E. L. COOPER, *Cashier*; E. W. CRAFTS, *Secretary*.

DIRECTORS.—E. J. Foster, M. W. Dwelle, E. W. Crafts, D. G. Heller, E. W. Hobart, E. A. Croman, Orville Gorton, E. L. Cooper, H. J. Knight.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$55,941 86	$61,434 89	$58,802 43	$66,144 49
Bonds, mortgages and securities	147,966 50	147,531 50	145,415 50	145,242 50
Premiums paid on bonds				
Overdrafts	177 36	694 99	2,218 85	2,589 86
Banking house	3,300 00	3,300 00	3,300 00	3,300 00
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	41,052 48	28,798 85	39,887 99	38,238 50
Exchanges for clearing house				
U. S. and National bank currency	7,290 00	7,252 00	11,274 00	5,636 00
Gold coin	2,065 00	3,335 00	4,110 00	5,135 00
Silver coin	1,139 15	1,514 15	758 10	1,911 20
Nickels and cents	246 24	238 03	282 76	487 62
Checks, cash items and internal revenue account	763 85	35 75	675 45	944 60
Totals	$259,942 44	$254,135 16	$266,725 08	$269,629 77
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	11,000 00
Undivided profits, less current expenses, interest and taxes paid	401 55	596 67	1,720 83	847 55
Dividends unpaid	515 00	355 00	150 00	
Commercial deposits subject to check	50,090 43	39,842 50	41,771 13	39,184 54
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	21,291 04	21,607 29	21,930 45	19,812 83
Savings certificates of deposit	152,644 42	156,733 70	166,152 67	173,784 85
Notes and bills rediscounted				
Bills payable				
Totals	$259,942 44	$254,135 16	$266,725 08	$269,629 77

No. 263.

COMMERCIAL STATE SAVINGS BANK, GREENVILLE.

Organized August 27, 1902.

F. E. RANNEY, *President;* D. K. BLACK, CHAS. M. MILLER, *Vice Presidents;* C. V. COATS, *Cashier.*

DIRECTORS.—F. E. Ranney, D. K. Black, E. A. Kemp, Chas. M. Miller, R. F. Sprague, Chas. H. Wells.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$116,270 82	$121,301 26	$116,902 59	$127,768 32
Bonds, mortgages and securities	32,300 00	33,175 00	34,175 00	37,725 00
Premiums paid on bonds				
Overdrafts	55 96	133 13	8 46	167 70
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,405 00	2,405 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	7,805 61	13,244 48	7,444 25	1,779 92
United States bonds				
Due from banks in reserve cities	19,306 24	14,838 11	35,524 07	53,462 46
Exchanges for clearing house				864 80
U. S. and National bank currency	3,646 00	7,169 00	8,753 00	6,273 00
Gold coin	3,480 00	2,535 00	2,665 00	3,090 00
Silver coin	2,040 00	900 00	3,000 00	900 00
Nickels and cents	194 14	140 66	155 98	259 83
Checks, cash items and internal revenue account	889 02	356 28	1,403 27	1,472 13
Totals	$187,987 79	$195,792 92	$212,436 62	$236,168 16
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	2,500 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid	216 14	656 91	1,080 82	1,334 49
Dividends unpaid	60 00	30 00	30 00	
Commercial deposits subject to check	57,582 26	69,550 14	70,452 48	89,706 03
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	102,582 17	97,783 65	112,951 10	116,980 42
Tax reserve	47 22	272 22	422 22	647 22
Notes and bills rediscounted				
Bills payable				
Totals	$187,987 79	$195,792 92	$212,436 62	$236,168 16

No. 188.

GREENVILLE STATE BANK, GREENVILLE.

Organized April 21, 1896.

W. D. JOHNSON, *President;* F. S. GIBSON, *Vice President;* WM. H. BROWNE, *Cashier.*

DIRECTORS.—W. D. Johnson, F. S. Gibson, W. H. Browne, C. W. Johnson, E. Rutan.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$206,472 91	$169,064 83	$162,051 99	$193,816 16
Bonds, mortgages and securities	90,613 50	89,484 94	93,712 94	98,674 44
Premiums paid on bonds				
Overdrafts			331 08	
Banking house				
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	17,070 15	23,168 32	843 69	6,118 00
United States bonds				
Due from banks in reserve cities	61,031 42	84,382 01	133,322 29	80,901 31
Exchanges for clearing house	465 75	361 40	432 75	
U. S. and National bank currency	13,090 00	17,305 00	15,115 00	9,185 00
Gold coin	5,310 00	5,900 00	5,585 00	5,510 00
Silver coin	781 50	2,004 90	2,029 90	430 25
Nickels and cents	279 44	377 24	207 32	342 37
Checks, cash items and internal revenue account		412 60	575 57	346 75
Totals	$395,114 67	$392,461 24	$414,207 53	$395,324 28
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid	7,061 15	9,117 95	10,102 26	11,789 22
Dividends unpaid				
Commercial deposits subject to check	107,291 76	99,417 40	111,095 11	93,089 79
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	230,761 76	233,925 89	243,010 16	240,445 27
Notes and bills rediscounted				
Bills payable				
Totals	$395,114 67	$392,461 24	$414,207 53	$395,324 28

No. 95.

SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President;* JACOB BAER, *Vice President;* M. C. GETCHELL, *Cashier;* J. C. JEFFERY, *Assistant Cashier.*

DIRECTORS.—Jacob Baer, Charles A. Wright, M. C. Getchell, A. R. Gray, H. L. Baer.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$519,224 33	$520,640 49	$550,828 60	$540,264 03
Bonds, mortgages and securities	246,558 53	245,867 22	254,033 38	249,686 93
Premiums paid on bonds				
Overdrafts	1,491 71	1,203 78	1,457 48	1,549 75
Banking house				
Furniture and fixtures	1,310 00	1,310 00	1,310 00	1,310 00
Other real estate	1,961 20	1,961 20	1,961 20	1,961 20
Due from other banks and bankers (not reserve cities)	68,453 20	95,418 86	69,544 48	39,883 35
Items in transit				2,000 00
United States bonds				
Due from banks in reserve cities	150,573 99	164,513 69	101,033 96	84,132 78
Exchanges for clearing house				
U. S. and National bank currency	52,415 00	63,833 00	33,745 00	40,717 00
Gold coin	22,670 00	22,400 00	18,520 00	15,160 00
Silver coin	2,062 25	2,300 10	733 65	2,933 50
Nickels and cents	132 52	286 96	180 92	183 66
Checks cash items and internal revenue account	3,190 41	1,410 02	5,526 26	4,353 33
Totals	$1,070,043 14	$1,121,145 32	$1,038,874 93	$984,135 53
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	20,000 00	20,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid	24,500 73	27,303 89	27,067 58	24,256 00
Dividends unpaid				
Commercial deposits subject to check	303,969 35	339,710 26	258,695 77	198,615 35
Commercial certificates of deposit				
Due to banks and bankers	11,774 03	2,407 89	9,730 16	8,720 72
Certified checks				200 00
Cashier's checks outstanding				
Savings deposits	565,561 16	583,882 22	575,964 28	590,614 15
Savings certificates of deposit	94,237 87	97,841 06	92,417 14	80,729 31
Notes and bills rediscounted				
Bills payable				
Totals	$1,070,043 14	$1,121,145 32	$1,038,874 93	$984,135 53

SUPERIOR TRUST COMPANY, HANCOCK.

Organized July 21, 1902.

CHAS. A. WRIGHT, *President;* JACOB BAER, *Vice President;* M. C. GETCHELL, *Secretary and Treasurer.*

DIRECTORS.—C. A. Wright, A. R. Gray, George Ruppe, R. R. Goodell, James Chynoweth, Jacob Baer, Charles Briggs, Edgar H. Towar, Allan F. Rees, Lessing Karger, John D. Cuddihy, Harry F. Fay, William E. Parnall, Charles H. Hall, Ferdinand Wieber, James Mercer, Thomas Whittle.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Collateral loans. Time				
Demand				
Loans on real estate mortgages, in office	$41,485 00	$33,867 50	$40,700 00	$42,980 00
With State Treasurer	75,130 00	79,130 00	75,985 00	77,050 00
Other Loans				
Bonds. In office				
With State Treasurer				
Stocks	66,105 14	66,105 14	66,105 14	66,105 14
Real estate owned				
Other investments				
Advances to trusts				
Premiums paid				
Safe deposit vaults				
Furniture and fixtures	410 23	410 23	410 23	410 23
Due from approved reserve agents	1,123 91	1,127 24	1,132 15	1,135 48
Due from other banks and bankers	3,896 08	7,875 39	6,506 39	692 34
Cash items				
Nickels and cents				
Silver coin				
Gold coin				
U. S. and National bank notes				
Total	$188,150 36	$188,515 50	$190,838 91	$188,373 19
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits. (Less expenses, interest and taxes paid)	6,552 36	7,065 50	9,388 91	6,867 19
Dividends unpaid	298 00	150 00	150 00	206 00
Trust deposits	1,300 00	1,300 00	1,300 00	1,300 00
Debentures				
Other liabilities				
Total	$188,150 36	$188,515 50	$190,838 91	$188,373 19

No. 254.

HURON COUNTY SAVINGS BANK, HARBOR BEACH.

Organized January 15, 1902.

MATTHEW D. WAGNER, *President;* JOHN L. BRENNAN, *Vice President;* HENRY BINKLE, *Cashier.*

DIRECTORS.—Matthew D. Wagner, Philip Binkle, Albert E. Sleeper, John L. Brennan, John A. Templeton, Burton F. Browne.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$75,930 98	$80,906 66	$80,441 33	$77,441 27
Bonds, mortgages and securities	61,072 68	63,616 68	86,335 30	84,925 30
Premiums paid on bonds				
Overdrafts	85 53		186 89	827 66
Banking house	3,234 99	3,234 99	3,234 99	3,234 99
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	40,950 99	33,062 16	27,855 59	23,806 73
Exchanges for clearing house	369 25	1,193 14	133 00	316 52
U. S. and National bank currency	3,390 00	3,790 00	3,983 00	5,232 00
Gold coin	2,000 00	2,000 00	2,000 00	2,000 00
Silver coin	684 85	773 20	615 70	267 05
Nickels and cents	65 79	89 53	79 55	21 02
Checks, cash items and internal revenue account				
Totals	$189,785 06	$190,666 36	$206,865 35	$200,072 54
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	4,694 64	5,297 65	6,076 52	5,795 80
Dividends unpaid				
Commercial deposits subject to check	28,844 46	28,390 25	33,556 56	25,455 49
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	24,040 00	25,886 92	25,198 60	26,173 14
Savings certificates of deposit	96,205 96	95,091 54	106,033 67	106,648 11
Notes and bills rediscounted				
Bills payable				
Totals	$189,785 06	$190,666 36	$206,865 35	$200,072 54

No. 326.

THE EMMET COUNTY STATE BANK, HARBOR SPRINGS.

Organized November 1, 1905.

WILLIAM J. CLARKE, *President;* J. T. CLARKE, *Vice President;* R. F. LEMON, *Cashier.*

DIRECTORS.—William J. Clarke, R. F. Lemon, Matt J. Erwin, Elmer G. Carey, J. T. Clarke.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$41,700 76	$50,972 69	$59,282 37	$84,162 53
Bonds, mortgages and securities	9,251 95	13,171 76	15,052 93	11,698 48
Premiums paid on bonds				
Overdrafts	1,030 44	91 49	49 71	624 97
Banking house				
Furniture and fixtures	2,610 01	2,884 11	2,902 11	2,902 11
Other real estate				
Due from other banks and bankers (not reserve cities)		5,222 41	5,239 79	34,309 72
Items in transit				
United States bonds				
Due from banks in reserve cities	45,805 87	31,202 83	30,107 56	51,595 93
Exchanges for clearing house				
U. S. and National bank currency	3,164 00	5,935 00	7,861 00	5,486 00
Gold coin	400 00	610 00	1,360 00	2,335 00
Silver coin	1,369 35	1,611 05	2,000 90	2,788 85
Nickels and cents	461 13	492 46	345 10	375 50
Checks, cash items and internal revenue account	330 42	1,148 56	1,545 95	1,754 52
Totals	$106,123 93	$113,342 36	$125,747 42	$198,033 61
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid	96 67	813 76	1,290 23	2,320 47
Dividends unpaid				
Commercial deposits subject to check	61,875 52	58,819 18	64,367 85	116,867 24
Commercial certificates of deposit	6,927 62	4,664 12	2,242 25	1,498 75
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	2,885 52	5,079 63	7,210 62	11,138 12
Savings certificates of deposit	9,338 60	18,965 67	25,636 47	41,209 03
Notes and bills rediscounted				
Bills payable				
Totals	$106,123 93	$113,342 36	$125,747 42	$198,033 61

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

GEO. R. BATES, *President;* G. T. SANDS, *Vice President;* D. J. MATTHEWS, *Cashier;* W. E. ROLLINS, *Assistant Cashier.*

DIRECTORS.—L. N. Keating, George R. Bates, G. T. Sands, W. E. Snyder, J. N. Cotton, J. B. Conger, H. S. Newton.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$73,596 35	$77,726 94	$80,341 99	$89,805 40
Bonds, mortgages and securities	78,006 28	76,587 53	74,672 53	81,331 53
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	809 32	1,054 99	198 74	84 61
Banking house	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures	1,200 00	700 00	700 00	700 00
Other real estate	600 00	600 00	600 00	600 00
Due from other banks and bankers (not reserve cities)	.....	385 87	.....	58 50
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	16,788 86	21,165 49	37,997 49	22,206 30
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	6,517 00	4,516 00	6,543 00	8,771 00
Gold coin	1,040 00	1,541 00	1,340 00	1,281 00
Silver coin	3,377 00	2,076 00	1,663 00	1,831 00
Nickels and cents	61 97	67 54	141 64	117 26
Checks, cash items and internal revenue account	522 98	545 00	35 91	847 78
Totals	$186,019 76	$190,467 05	$207,734 30	$211,134 38
Liabilities.				
Capital stock paid in	$40,000 00	$40,000 00	$40,000 00	$40,000 00
Surplus fund	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid	2,176 86	2,514 80	4,350 05	4,143 77
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	22,085 74	26,015 12	24,342 05	32,479 60
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	1,213 04	.....	927 85	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	75,027 67	76,993 84	89,605 88	85,367 32
Savings certificates of deposit	37,516 45	36,943 29	40,508 47	41,143 69
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$186,019 76	$190,467 05	$207,734 30	$211,134 38

No. 11.

HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

CHESTER MESSER, *President;* R. B. MESSER, *Vice President;* A. A. ANDERSON, *Cashier.*

DIRECTORS.—Chester Messer, D. S. Goodyear, Luke Waters, R. B. Messer, M. L. Cook, R. T. French, A. A. Anderson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$235,443 98	$224,473 68	$233,250 17	$243,350 20
Bonds, mortgages and securities	96,400 00	95,310 00	99,415 10	102,279 10
Premiums paid on bonds				
Overdrafts	2,677 09	6,320 01	842 73	345 54
Banking house	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures	2,500 00	2,500 00	2,000 00	2,000 00
Other real estate	3,750 00	3,750 00		
Due from other banks and bankers (not reserve cities)				
Items in transit	511 63	373 25		250 86
United States bonds				
Due from banks in reserve cities	35,829 81	34,124 55	49,653 07	63,159 44
Exchanges for clearing house				
U. S. and National bank currency	12,702 00	11,376 00	10,954 00	14,668 00
Gold coin	9,085 00	8,240 00	7,310 00	8,185 00
Silver coin	1,000 00	300 00	900 00	850 00
Nickels and cents	135 56	182 90	27 28	115 69
Checks, cash items and internal revenue account	268 30	513 11	619 11	367 60
Totals	$413,303 37	$400,463 50	$417,971 46	$448,571 43
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid	5,335 51	5,632 25	7,705 38	8,822 75
Dividends unpaid				24 00
Commercial deposits subject to check	100,505 93	91,972 24	106,009 68	107,099 89
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	156,666 68	151,963 47	160,996 24	186,121 24
Savings certificates of deposit	50,795 25	50,895 54	43,260 16	46,503 55
Notes and bills rediscounted				
Bills payable				
Totals	$413,303 37	$400,463 50	$417,971 46	$448,571 43

No. 260.

FIRST STATE SAVINGS BANK OF HILLSDALE, HILLSDALE.

Organized February 18, 1902.

F. A. ROETHLISBERGER, *President;* CORVIS M. BARRE, *Vice President;* W. A. WAGNER, *Cashier;* C. C. TYLER, *Assistant Cashier.*

DIRECTORS.—F. A. Roethlisberger, Corvis M. Barre, Edw. Frensdorf, Wm. N. Benge, Guy M. Chester, Fred H. Stone, M. S. Segur.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$168,819 15	$193,485 78	$203,313 37	$189,079 75
Bonds, mortgages and securities	59,384 18	67,122 78	62,822 78	71,326 77
Premiums paid on bonds				
Overdrafts	767 00	191 11	208 13	64 54
Banking house	5,356 00	5,356 00	5,356 00	5,356 00
Furniture and fixtures	2,973 61	2,973 61	2,973 61	2,973 61
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	24,778 03	45,509 60	38,171 78	42,165 60
Exchanges for clearing house				
U. S. and National bank currency	7,024 00	11,988 00	11,390 00	11,260 00
Gold coin	7,439 00	7,255 00	7,375 00	7,015 00
Silver coin	2,424 65	2,419 20	1,870 75	1,940 95
Nickels and cents	206 43	120 50	108 63	131 53
Checks, cash items and internal revenue account	1,380 67	764 51	1,198 49	666 18
Totals	$280,552 72	$337,186 09	$334,788 54	$331,979 93
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	3,026 55	4,657 99	5,967 68	7,460 21
Dividends unpaid				
Commercial deposits subject to check	62,354 65	80,331 22	59,119 43	69,473 95
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks		200 00		
Cashier's checks outstanding				
Savings deposits	20,549 66	18,103 82	19,279 44	23,007 70
Savings certificates of deposit	134,621 86	173,893 06	190,421 99	172,038 07
Notes and bills rediscounted				
Bills payable				
Totals	$280,552 72	$337,186 09	$334,788 54	$331,979 93

No. 78.

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

CHAUNCEY F. COOK, *President;* H. S. WALWORTH, *Vice President;* L. D. WALWORTH, *Cashier;* F. L. PIERCE, *Assistant Cashier.*

DIRECTORS.—J. T. Crume, J. F. King, C. F. Cook, H. S. Walworth, Asher B. La Fluer.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$289,865 54	$281,832 10	$320,829 32	$328,191 97
Bonds, mortgages and securities	139,526 35	133,590 40	146,749 93	131,989 93
Premiums paid on bonds				
Overdrafts	776 58	797 01	840 93	74 49
Banking house	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)		6,292 89	2,941 48	3,254 65
Items in transit				
United States bonds				
Due from banks in reserve cities	38,071 48	80,547 19	46,474 16	51,861 88
Exchanges for clearing house				
U. S. and National bank currency	14,716 00	13,792 00	10,938 00	17,697 00
Gold coin	10,690 00	10,915 00	10,600 00	10,150 00
Silver coin	946 75	786 05	664 90	643 75
Nickels and cents	347 38	423 63	516 40	570 39
Checks, cash items and internal revenue account	1,894 74	44 58	1,429 54	2,754 93
Totals	$504,334 82	$536,519 85	$549,484 66	$554,688 99
Liabilities.				
Capital stock paid in	$60,000 00	$60,000 00	$60,000 00	$60,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid	9,814 65	12,944 02	14,814 45	11,966 32
Dividends unpaid				
Commercial deposits subject to check	34,681 67	34,032 63	33,421 86	46,012 74
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	113,309 98	121,633 36	129,705 92	124,974 83
Savings certificates of deposit	266,528 52	287,909 84	291,542 43	291,735 10
Notes and bills rediscounted				
Bills payable				
Totals	$504,334 82	$536,519 85	$549,484 66	$554,688 99

No. 56.

FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

GERRIT J. DIEKEMA, *President;* JOHN W. BEARDSLEE. *Vice President;* G. W. MOKMA, *Cashier;* HENRY J. LUIDENS, *Assistant Cashier.*

DIRECTORS.—J. W. Beardslee, G. J. Kollen, G. W. Mokma, G. J. Diekema, I. Marsilje, Henry Kremers, Jan W. Bosman, J. W. Garvelink, Wm. J. Garrod.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$597,010 21	$552,930 19	$538,899 61	$567,366 72
Bonds, mortgages and securities	346,328 65	350,378 28	362,442 19	361,663 42
Premiums paid on bonds				
Overdrafts	3,007 74	1,626 07	3,031 53	674 92
Banking house	10,700 00	10,700 00	10,700 00	10,700 00
Furniture and fixtures	4,930 00	4,930 00	4,930 00	4,930 00
Other real estate				
Due from other banks and bankers (not reserve cities)	14,913 23	12,968 81	8,636 36	30,259 02
Items in transit				
United States bonds				
Due from banks in reserve cities	186,114 74	116,244 83	129,111 32	118,659 57
Exchanges for clearing house	7,219 33	5,816 00		6,515 26
U. S. and National bank currency	20,127 00	32,337 00	26,840 00	33,509 00
Gold coin	29,872 50	24,962 50	27,465 00	29,726 45
Silver coin	4,846 35	2,509 05	1,393 50	2,009 45
Nickels and cents	1,023 19	662 50	489 52	568 74
Checks, cash items and internal revenue account	1,338 92	338 16	2,698 59	295 96
Totals	$1,227,431 86	$1,116,403 39	$1,116,637 62	$1,166,878 51
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid	5,022 21	7,989 71	12,494 86	3,696 45
Dividends unpaid				
Commercial deposits subject to check	204,812 33	144,354 13	163,799 26	163,620 44
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks		395 00		163 72
Cashier's checks outstanding				
Savings deposits	575,639 03	554,200 59	555,257 70	577,799 49
Savings certificates of deposit	371,958 29	339,463 96	315,085 80	346,598 41
Notes and bills rediscounted				
Bills payable				
Totals	$1,227,431 86	$1,116,403 39	$1,116,637 62	$1,166,878 51

No. 91.

HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

D. B. K. VAN RAALTE *President;* W. H. BEACH, *Vice President;* C. VER SCHURE, *Cashier;* OTTO P. KRAMER, *Assistant Cashier.*

DIRECTORS.—C. Ver Schure, M. Van Putten, William H. Beach, P. H. McBride, D. B. K. Van Raalte, Otto P. Kramer, Jacob G. Van Putten, J. Veneklasen.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$413,868 80	$411,958 64	$430,139 45	$457,655 76
Bonds, mortgages and securities	206,647 00	205,155 00	215,805 63	233,169 63
Premiums paid on bonds				
Overdrafts	1,161 04	772 40	564 32	208 42
Banking house	22,000 00	22,000 00	22,000 00	22,000 00
Furniture and fixtures	5,188 00	5,188 00	5,188 00	5,188 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	780 46	624 16	554 27	470 00
United States bonds				
Due from banks in reserve cities	81,415 42	90,613 06	99,117 96	106,829 44
Exchanges for clearing house				
U. S. and National bank currency	20,221 00	16,721 00	24,311 00	40,077 00
Gold coin	19,865 00	21,755 00	24,310 00	27,997 50
Silver coin	3,700 50	1,597 55	2,526 95	7,589 70
Nickels and cents	409 11	307 71	335 93	198 85
Checks, cash items and internal revenue account	823 24	320 10	11,127 75	4,718 02
Totals	$776,079 57	$777,012 62	$835,981 26	$906,102 32
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	22,000 00
Undivided profits, less current expenses, interest and taxes paid	4,380 66	8,011 18	12,655 25	8,840 65
Dividends unpaid				
Commercial deposits subject to check	127,064 46	117,917 78	172,577 81	203,076 87
Commercial certificates of deposit	236,680 29	244,145 70	240,114 25	250,874 19
Due to banks and bankers				
Certified checks	70 89			
Cashier's checks outstanding				
Savings deposits	337,883 27	336,937 96	340,633 95	371,310 61
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$776,079 57	$777,012 62	$835,981 26	$906,102 32

No. 322.

THE PEOPLE'S STATE BANK OF HOLLAND, HOLLAND.

Organized January 24, 1905.

AREND VISSCHER, *President;* B. D. KEPPEL, *Vice President;* JOHN G. RUTGERS, *Cashier;* HENRY WINTER, *Assistant Cashier;* J. H. KLEINHEKSEL, W. O. VAN EYCK, *Auditors.*

DIRECTORS.—A. Visscher, B. D. Keppel, J. H. Kleinheksel, D. B. Yutema, Geo. P. Hummer, W. C. Walsh, C. J. Lokker, L. Van Putten, W. O. Van Eyck.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$54,409 83	$83,312 52	$95,899 23	$97,550 59
Bonds, mortgages and securities	7,145 00	7,550 00	7,220 00	12,930 00
Premiums paid on bonds				
Overdrafts		659 90	130 76	455 13
Banking house	19,263 50	19,263 50	19,393 50	19,393 50
Furniture and fixtures	468 06	483 31	753 31	766 99
Other real estate		2,287 28	3,168 70	
Due from other banks and bankers (not reserve cities)				68 52
Items in transit				
Expense	1,831 10	1,612 78	1,338 39	1,185 47
United States bonds				
Due from banks in reserve cities	15,509 17	8,719 66	16,215 38	22,492 70
Exchanges for clearing house				
U. S. and National bank currency	9,500 00	5,087 00	7,632 00	15,895 00
Gold coin	410 00	2,280 00	2,410 00	2,930 00
Silver coin	1,552 60	1,788 35	1,921 85	2,146 15
Nickels and cents	59 29	22 88	25 27	170 55
Checks, cash items and internal revenue account	34 09	129 99	6,518 99	419 55
Totals	$110,182 64	$133,197 17	$162,627 38	$176,404 15
Liabilities.				
Capital stock paid in	$48,900 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				
Dividends unpaid				
Commercial deposits subject to check	28,297 31	27,138 00	44,267 43	43,711 88
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks		1 20		1,000 00
Cashier's checks outstanding				
Savings deposits	20,051 33	27,253 19	33,530 18	48,004 55
Savings certificates of deposit	12,934 00	28,804 78	34,829 77	33,687 72
Notes and bills rediscounted				
Bills payable				
Totals	$110,182 64	$133,197 17	$162,627 38	$176,404 15

No. 262.

CITIZEN'S SAVINGS BANK OF HOLLY, HOLLY.

Organized July 17, 1902.

JOHN LANE, *President;* JOHN W. PATTERSON, *Vice President;* C. J. CUMMINGS, *Cashier.*

DIRECTORS.—A. H. Shepard, John W. Patterson, H. M. Church, John Lane, James S. Mitchell.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$38,331 64	$38,563 87	$41,996 76	$49,308 99
Bonds, mortgages and securities	37,856 81	35,331 81	38,837 77	38,883 17
Premiums paid on bonds				
Overdrafts		5 86	242 06	10 22
Banking house	2,604 58	2,604 58	2,604 58	2,604 58
Furniture and fixtures	2,539 60	2,539 60	2,539 60	2,539 60
Other real estate	1,118 48	1,149 24	1,040 58	1,311 89
Due from other banks and bankers (not reserve cities)	2,800 49	5,151 54	6,642 45	3,554 78
Items in transit	1,414 14	565 55	620 00	170 32
United States bonds				
Due from banks in reserve cities	10,750 17	18,402 37	26,669 21	34,744 40
Exchanges for clearing house				
U. S. and National bank currency	3,467 00	4,842 00	6,836 00	5,468 00
Gold coin	640 00	700 00	650 00	450 00
Silver coin	528 70	534 65	365 70	419 95
Nickels and cents	66 62	97 71	55 44	89 50
Checks, cash items and internal revenue account				
Totals	$102,118 23	$110,488 78	$129,100 15	$139,555 40
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid	721 55	1,205 06	1,838 11	1,602 40
Dividends unpaid				
Commercial deposits subject to check	6,174 75	11,835 44	18,611 41	22,299 48
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks		95 68		
Cashier's checks outstanding				
Savings deposits	56,116 55	51,977 91	56,252 74	61,436 28
Savings certificates of deposit	19,105 38	25,374 69	32,397 89	34,217 24
Notes and bills rediscounted				
Bills payable				
Totals	$102,118 23	$110,488 78	$129,100 15	$139,555 40

No. 106.

FIRST STATE AND SAVINGS BANK, HOLLY.

Organized October 27, 1890.

JAMES C. SIMONSON, *President;* HENRY W. DOWNING, *Vice President;*
CHARLES A. WILSON, *Cashier;* EMMA SARGENT, *Assistant Cashier.*

DIRECTORS.—Charles A. Wilson, D. D. Hadley, H. W. Downing, J. C. Simonson, Eli Bird, Jno W. McKinney, Thos. L. Patterson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$98,884 31	$89,349 46	$98,805 85	$113,925 79
Bonds, mortgages and securities	178,899 50	182,944 50	185,992 75	191,912 75
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	331 01	910 16	504 15	785 78
Banking house	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	2,047 46	.....	428 06	563 13
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	67,572 74	76,410 62	74,409 21	49,768 66
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	11,389 00	13,515 00	11,394 00	10,598 00
Gold coin	3,578 00	4,218 00	3,463 00	4,178 00
Silver coin	946 50	1,415 50	827 55	564 00
Nickels and cents	39 47	62 69	89 20	44 61
Checks, cash items and internal revenue account	136 57	159 03	81 05	34 00
Totals	$372,324 56	$377,484 96	$384,494 82	$380,874 72
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	17,210 13	18,087 86	20,543 21	18,429 38
Dividends unpaid	210 00	80 00	30 00	10 00
Commercial deposits subject to check	50,493 52	48,645 70	49,934 61	53,476 54
Commercial certificates of deposit	12,443 62	8,911 62	7,737 60	6,703 15
Due to banks and bankers	.....	169 39	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	251,967 29	261,590 39	266,249 40	262,255 65
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$372,324 56	$377,484 96	$384,494 82	$380,874 72

No. 255.

CALHOUN STATE BANK, HOMER.

Organized January 27, 1902.

E. J. FELLOWS, *President;* WILLIAM A. LANE, *Vice President;* R. D. GARDNER, *Cashier.*

DIRECTORS.—E. J. Fellows, William A. Lane, M. C. Fellows, M. J. Nix, R. H. Goodrich.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$103,531 92	$105,742 92	$97,659 17	$114,823 06
Bonds, mortgages and securities	28,965 81	29,435 40	28,362 40	28,794 91
Premiums paid on bonds				
Overdrafts	775 87	166 91	512 76	286 24
Banking house	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)		30 00		
Items in transit				
United States bonds				
Due from banks in reserve cities	13,138 11	15,299 54	30,391 35	13,945 62
Exchanges for clearing house		220 11		
U. S. and National bank currency	4,411 00	6,350 00	6,485 00	5,509 00
Gold coin	4,270 00	2,815 00	4,615 00	5,070 00
Silver coin	1,200 85	1,198 80	1,398 80	1,108 80
Nickels and cents	173 96	203 10	328 02	397 51
Checks, cash items and internal revenue account	309 09	318 17	368 42	389 35
Totals	$161,276 11	$166,279 95	$174,620 92	$174,824 59
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid	1,034 13	1,441 46	1,556 35	2,063 06
Dividends unpaid				
Commercial deposits subject to check	32,892 60	32,479 89	25,457 55	25,468 09
Commercial certificates of deposit	105,349 38	110,331 60	116,154 84	108,289 30
Due to banks and bankers				
Certified checks		27 00		
Cashier's checks outstanding				
Savings deposits			9,452 18	17,004 14
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$161,276 11	$166,279 95	$174,620 92	$174,824 59

No. 109.

FIRST STATE AND SAVINGS BANK, HOWELL.

Organized January 12, 1891.

W. P. VAN WINKLE, *President;* ASA VAN KLEECK, *Vice President;* ALBERT L. SMITH, *Cashier;* LUTHER R. MANNING, *Assistant Cashier.*

DIRECTORS.—W. P. Van Winkle, Asa Van Kleeck, John Ryan, Charles A. Goodnow, Geo. Barnes, F. O. Burt, A. Garland.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$50,453 79	$56,715 35	$50,343 62	$49,595 40
Bonds, mortgages and securities	73,242 67	74,921 85	72,062 34	71,132 17
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	542 42	109 91	360 27	503 32
Banking house	4,439 32	4,439 32	4,439 32	4,439 32
Furniture and fixtures	2,068 41	2,068 41	2,068 41	2,068 41
Other real estate	2,000 00	2,000 00	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities	32,011 51	21,454 51	28,548 14	27,613 10
Exchanges for clearing house	495 43	.....	.....	.....
U. S. and National bank currency	13,487 00	8,625 00	9,294 00	13,119 00
Gold coin	1,635 00	1,873 00	1,680 00	2,072 50
Silver coin	1,554 25	2,012 00	744 40	2,142 20
Nickels and cents	465 51	512 00	463 81	577 94
Checks, cash items and internal revenue account	255 86	866 52	303 35	327 57
Totals	$185,651 17	$178,597 87	$175,307 66	$178,590 93
Liabilities.				
Capital stock paid in	$40,400 00	$40,400 00	$40,400 00	$40,400 00
Surplus fund	1,900 00	1,900 00	1,900 00	1,900 00
Undivided profits, less current expenses, interest and taxes paid	1,572 97	2,442 45	3,032 22	3,249 27
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	65,656 86	54,110 02	49,212 80	47,964 99
Commercial certificates of deposit	50 24	50 24	50 24	50 24
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	25 00
Savings deposits	16,280 89	16,568 23	17,134 95	20,123 42
Savings certificates of deposit	59,790 21	63,126 93	63,577 45	64,878 01
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$185,651 17	$178,597 87	$175,307 66	$178,590 93

No. 140.

BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

STEPHEN A. EATON, *President;* D. J. BEACHBOARD, *Vice President;* BYRON J. FOSTER, *Cashier.*

DIRECTORS.—Stephen A. Eaton, James B. Thorn, David J. Beachboard, H. V. C. Hart, E. J. Southworth, Byron J. Foster, Edward Frensdorf.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$151,707 82	$132,386 11	$120,516 48	$137,294 87
Bonds, mortgages and securities	244,872 84	262,682 84	262,392 04	263,222 04
Premiums paid on bonds	276 25	276 25	276 25	195 00
Overdrafts	815 91	464 99	880 08	744 75
Banking house	7,000 00	7,000 00	7,000 00	7,255 19
Furniture and fixtures	1,233 52	1,233 52	1,233 52	1,233 52
Other real estate				
Due from other banks and bankers (not reserve cities)		65 92	375 67	196 92
Items in transit	1,823 47		460 96	
United States bonds				
Due from banks in reserve cities	44,236 16	37,975 88	43,688 54	42,126 94
Exchanges for clearing house				
U. S. and National bank currency	14,098 00	7,572 00	11,317 00	13,118 00
Gold coin	8,464 00	8,059 00	6,534 00	6,549 00
Silver coin	542 40	2,647 65	1,840 55	915 50
Nickels and cents	82 73	61 12	121 56	53 85
Checks, cash items and internal revenue account	115 36	23 67	89 01	43 48
Totals	$475,268 46	$460,448 95	$456,725 66	$472,949 06
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid	22,045 95	26,114 78	26,084 66	27,752 81
Dividends unpaid	70 00			
Commercial deposits subject to check	58,130 82	55,496 93	60,474 98	55,001 65
Commercial certificates of deposit	2,602 93	1,435 73	1,687 95	2,918 68
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	302,418 76	287,401 51	278,478 07	297,275 92
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$475,268 46	$460,448 95	$456,725 66	$472,949 06

No. 143.

THOMPSON SAVINGS BANK, HUDSON.

Organized October 22, 1892.

W. B. THOMPSON, *President;* G. I. THOMPSON, *Vice President;* CHARLES C. WHITNEY, *Cashier.*

DIRECTORS.—William B. Thompson, Fred S. Vedder, R. W. Thompson, G. I. Thompson, Charles C. Whitney.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$260,001 76	$248,298 12	$249,232 63	$252,478 51
Bonds, mortgages and securities	422,813 86	417,467 31	418,869 06	409,426 19
Premiums paid on bonds				
Overdrafts	3,180 21	3,701 36	3,450 39	1,182 57
Banking house	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures	5,500 00	5,500 00	5,500 00	5,400 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	319 57	5,336 00	2,465 96	224 77
United States bonds	60,700 00	60,700 00	60,700 00	60,700 00
Due from banks in reserve cities	74,956 77	39,795 19	44,516 62	54,724 21
Exchanges for clearing house				
U. S. and National bank currency	19,019 00	21,259 00	20,649 00	23,127 00
Gold coin	10,710 00	10,170 00	10,.15 00	10,045 00
Silver coin	1,328 75	1,523 80	862 00	1,465 45
Nickels and cents	95 31	132 34	119 68	122 92
Checks, cash items and internal revenue account	461 43	812 64	305 72	361 83
Totals	$866,586 66	$822,195 76	$824,186 06	$826,758 45
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid	4,274 92	11,220 50	11,446 76	4,727 78
Dividends unpaid				
Commercial deposits subject to check	104,527 62	68,528 92	67,474 27	64,302 10
Commercial certificates of deposit	2,502 83	5,187 02	2,841 85	4,655 70
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	635,281 29	617,259 32	622,423 18	633,072 87
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$866,586 66	$822,195 76	$824,186 06	$826,758 45

No. 24.

LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1886.

JOHN BORLAND, *President;* WALTER WALKER, *Vice President;* JOHN BORLAND, JR., *Cashier;* WILL BORLAND, *Assistant Cashier.*

DIRECTORS.—John Borland, Walter Walker, John Borland, Jr., Will Borland, Edward E. Palmer.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$123,902 01	$136,004 69	$140,197 32	$146,002 87
Bonds, mortgages and securities	267,701 35	268,419 10	284,813 59	304,690 40
Premiums paid on bonds				
Overdrafts	1,357 10	1,973 77	2,586 09	5,369 54
Banking house	4,900 00	4,900 00	4,900 00	4,900 00
Furniture and fixtures	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate	351 17	361 85	725 04	713 49
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	65,469 31	58,691 54	79,665 78	62,411 92
Exchanges for clearing house				
U. S. and National bank currency	13,569 00	15,228 00	15,252 00	14,462 00
Gold coin	275 00	610 00	485 00	75 00
Silver coin	1,310 00	1,430 00	1,880 00	1,310 00
Nickels and cents	128 05	67 09	99 44	91 66
Checks, cash items and internal revenue account	780 74	4,541 98	689 26	341 38
Totals	$481,643 73	$494,128 02	$533,193 52	$542,268 26
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	3,401 68	8,865 88	7,295 72	2,191 59
Dividends unpaid				
Commercial deposits subject to check	32,923 06	27,043 28	26,885 32	30,216 70
Commercial certificates of deposit	4,666 50	5,182 38	4,561 23	2,896 84
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	314,758 26	322,529 95	345,130 66	345,252 42
Savings certificates of deposit	65,894 23	70,506 53	89,320 59	101,710 71
Notes and bills rediscounted				
Bills payable				
Totals	$481,643 73	$494,128 02	$533,193 52	$542,268 26

No. 191.

STATE SAVINGS BANK OF IONIA, IONIA.

Organized December 8, 1896.

OSMOND S. TOWER, *President;* T. B. PRESTON, *Vice President;* W. B. HEATH, *Cashier;* A. J. HEMINGWAY, ALEX. ROBERTSON, *Assistant Cashiers.*

DIRECTORS.—Osmond S. Tower, John E. Morrison, Thad B. Preston, Geo. Gundrum, K. R. Smith.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$441,174 61	$543,723 30	$534,862 69	$548,604 85
Bonds, mortgages and securities	343,839 07	262,298 71	271,588 62	266,368 62
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	4,088 44	6,959 42	3,246 18	2,416 57
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate	6,000 00	6,000 00	6,000 00	6,000 00
Due from other banks and bankers (not reserve cities)	4,335 35	3,289 75	.....	81 31
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	106,383 40	90,729 55	141,487 96	94,931 49
Exchanges for clearing house	.....	.....	702 74	1,212 35
U. S. and National bank currency	22,873 00	16,777 00	23,325 00	22,671 00
Gold coin	23,280 00	22,750 00	21,457 50	20,050 00
Silver coin	2,790 15	3,606 15	2,778 25	2,766 10
Nickels and cents	89 64	93 80	155 81	101 99
Checks, cash items and internal revenue account	5,218 49	5,238 03	.....	.....
Totals	$970,072 15	$971,465 71	$1,015,604 75	$975,204 28
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid	1,287 41	6,630 10	12,233 83	5,578 92
Dividends unpaid	117 50	11 50	10 17	18 17
Commercial deposits subject to check	177,455 21	177,292 13	209,043 62	187,543 64
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	220,120 76	230,468 00	237,253 03	235,537 06
Savings certificates of deposit	461,091 27	447,063 98	447,064 10	431,526 49
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$970,072 15	$971,465 71	$1,015,604 75	$975,204 28

No. 135.

COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organized March 7, 1892.

O. C. DAVIDSON, *President*; JOHN F. HANCOCK, *Vice President*; OLIVER EVANS, *Cashier*; W. W. THOMPSON, *Assistant Cashier*.

DIRECTORS.—Herbert M. Pelham, A. F. Wright, J. F. Hancock, M. Corry, O. C. Davidson, William Kelley, Chas. F. Spalding, Patrick Flanagan, Oliver Evans.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$381,323 76	$360,171 36	$339,436 92	$344,985 30
Bonds, mortgages and securities	167,182 48	151,000 00	188,790 00	165,485 50
Premiums paid on bonds				
Overdrafts	482 31	538 33	1,209 01	410 72
Banking house				
Furniture and fixtures	500 00	500 00	500 00	500 00
Other real estate				
Due from other banks and bankers (not reserve cities)	3,107 84	3,683 88	8,586.35	4,910 45
Items in transit				
United States bonds				
Due from banks in reserve cities	74,054 25	83,271 81	58,299 19	76,828 21
Exchanges for clearing house				
U. S. and National bank currency	23,600 00	12,000 00	14,196 00	19,800 00
Gold coin	4,000 00	6,000 00	10,430 00	4,530 00
Silver coin	2,667 00	2,561 00	4,118 60	3,790 00
Nickels and cents	97 77	92 56	147 30	131 93
Checks, cash items and internal revenue account	1,163 70	187 66	416 80	1,291 14
Totals	$658,179 11	$620,006 60	$626,130 17	$622,663 25
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid	9,357 92	14,579 74	14,858.70	15,579 07
Dividends unpaid	375 00			
Commercial deposits subject to check	244,129 29	216,528 47	201,516 63	222,078 41
Commercial certificates of deposit	75,959 66	69,381 33	78,083 01	53,165 05
Due to banks and bankers	4,621 95	954 36	4,586 88	856 44
Certified checks				
Cashier's checks outstanding				
Savings deposits	243,735 29	238,562 70	247,084 95	250,984 28
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$658,179 11	$620,006 60	$626,130 17	$622,663 25

No. 12.

THE PENINSULA BANK, ISHPEMING.

Organized October 27, 1887.

JOHN P. OUTHWAITE, *President;* THOS. WALTERS, *Vice President;* E. A. MALMGREN, *Cashier;* J. G. WELSH, *Assistant Cashier.*

DIRECTORS.—Otto Eger, Timothy Hughes, Joseph Mitchell, George F. Thoney, Herman Jaedecke, John P. Outhwaite, Thos. Walters, T. W. Hughes, T. H. Bargh.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$314,874 12	$332,432 24	$332,669 46	$354,498 95
Bonds, mortgages and securities	78,390 63	85,629 66	81,126 51	82,873 28
Premiums paid on bonds	400 00	400 00	400 00	400 00
Overdrafts	311 75	1,418 09	1,020 48	1,153 15
Banking house	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate				
Due from other banks and bankers (not reserve cities)	33,847 60	1,286 66	1,186 54	1,097 92
Items in transit		14,962 43	1,936 43	1,839 23
United States bonds				
Due from banks in reserve cities	138,577 52	84,395 27	59,470 07	41,636 44
Exchanges for clearing house	605 11	795 06	9,628 58	3,520 69
U. S. and National bank currency	21,974 00	15,512 00	7,931 00	11,077 00
Gold coin	13,432 00	11,757 00	12,017 00	11,657 00
Silver coin	2,035 00	2,170 00	1,502 00	2,330 00
Nickels and cents	568 30	747 75	188 45	370 58
Checks, cash items and internal revenue account	27,466 17	21,180 28	25,483 35	28,840 91
Totals	$648,882 20	$589,086 44	$550,959 87	$557,695 15
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits, less current expenses, interest and taxes paid	15,260 73	20,622 67	19,394 82	22,448 36
Dividends unpaid	700 00	200 00		
Commercial deposits subject to check	248,540 51	176,277 92	127,791 93	135,004 14
Commercial certificates of deposit		2,130 00	980 00	1,550 00
Due to banks and bankers		1,070 69	1,499 99	630 15
Certified checks				
Cashier's checks outstanding				
Savings deposits	307,025 96	313,785 16	326,293 13	323,062 50
Savings certificates of deposit	2,355 00			
Notes and bills rediscounted				
Bills payable				
Totals	$648,882 20	$589,086 44	$550,959 87	$557,695 15

No. 264.

COMMERCIAL STATE BANK OF ITHACA, ITHACA.

Organized July 26, 1902.

JAMES B. CRAWFORD, *President;* HENRY E. LEWIS, *Vice President;* JAMES P. GIBBS, *Cashier.*

DIRECTORS.—James B. Crawford, F. W. Brown, Willard M. Weller, Wolf Netzorg, Charles E. Webster, Henry E. Lewis, Frank H. Horr, I. N. Monfort, Herbert J. Crawford, C. P. Yost, J. N. McCall, M. R. Salter.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$60,090 63	$64,522 46	$71,285 51	$61,538 71
Bonds, mortgages and securities	36,174 22	38,564 22	40,344 22	41,400 47
Premiums paid on bonds				
Overdrafts	92 42	1,304 49	84 14	237 65
Banking house				
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)	3,411 65	3,411 65	3,445 76	9,011 08
Items in transit	2,362 00	5,790 89	336 39	1,264 60
United States bonds				
Due from banks in reserve cities	22,829 68	20,666 64	22,578 75	9,003 66
Exchanges for clearing house	1,091 66	264 66	444 03	307 07
U. S. and National bank currency	9,112 00	10,014 00	4,759 00	3,318 00
Gold coin	970 00	170 00	1,625 00	545 00
Silver coin	1,187 75	1,229 00	865 55	1,361 25
Nickels and cents	15 36	13 64	15 30	47 70
Checks, cash items and internal revenue account				
Totals	$140,337 37	$149,011 65	$148,843 65	$131,035 19
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	4,000 00	4,000 00	4,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	582 25	1,391 30	2,387 00	773 44
Dividends unpaid				
Commercial deposits subject to check	70,409 68	74,154 50	68,242 72	50,779 05
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	8,549 57	13,578 93	11,976 68	11,824 46
Savings certificates of deposit	26,795 87	25,886 92	32,237 25	32,658 24
Notes and bills rediscounted				
Bills payable				
Totals	$140,337 37	$149,011 65	$148,843 65	$131,035 19

No. 150.

ITHACA SAVINGS BANK, ITHACA.

Organized January 16, 1893.

WM. F. THOMPSON, *President;* J. LEE POTTS, *Vice President;* CHAS. A. PRICE, *Cashier;* R. A. BARBER, *Assistant Cashier.*

DIRECTORS.—James B. Crawford, William F. Thompson, William M. Weller, J. Lee Potts, John C. Hicks, F H. Horr, F. H. McKay, E. W. Kellogg, C. A. Price.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$66,908 12	$76,526 02	$81,682 64	$95,949 19
Bonds, mortgages and securities	99,876 57	99,652 32	96,057 25	98,582 25
Premiums paid on bonds				
Overdrafts	19	653 25	330 71	105 58
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	665 74		1,354 75	214 27
United States bonds				
Due from banks in reserve cities	43,722 86	51,423 24	50,525 40	38,384 16
Exchanges for clearing house				
U. S. and National bank currency	11,715 00	10,247 00	10,904 00	11,207 00
Gold coin	3,712 50	3,532 50	3,912 50	5,502 50
Silver coin	1,833 00	1,908 00	1,273 00	1,435 00
Nickels and cents	104 22	103 50	175 64	235 88
Checks, cash items and internal revenue account	695 36	902 03	386 08	1,389 39
Totals	$239,233 56	$254,947 86	$256,601 97	$263,005 22
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	17,500 00	17,500 00	17,500 00	17,500 00
Undivided profits, less current expenses, interest and taxes paid	1,005 39	2,946 80	3,155 40	243 55
Dividends unpaid				
Commercial deposits subject to check	51,805 98	47,755 30	40,948 13	37,352 67
Commercial certificates of deposit	18 91	16 30	12 30	12 30
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	32,534 67	38,691 47	36,138 54	35,478 38
Savings certificates of deposit	100,768 61	113,037 99	123,847 60	137,418 32
Notes and bills rediscounted				
Bills payable				
Totals	$239,233 56	$254,947 86	$256,601 97	$263,005 22

No. 177.

JACKSON CITY BANK, JACKSON.

Organized January 1, 1865. Reorganized January 1, 1895.

WM. THOMPSON, *President*; N. S. POTTER, *Vice President*; P. B. LOOMIS, *Cashier*.

DIRECTORS.—W. M. Thompson, Anna M. Thompson, N. S. Potter, P. B. Loomis, G. A. Matthews, W. A. Foote, John C. Sharp, W. B. Webb, Richard Waldron.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$933,405 52	$1,033,636 56	$1,042,963 48	$1,049,608 93
Bonds, mortgages and securities	388,997 48	389,268 22	344,271 35	496,576 35
Premiums paid on bonds				
Overdrafts	28,169 86	46,976 76	28,740 59	39,503 33
Banking house	33,000 00	33,000 00	33,000 00	33,000 00
Furniture and fixtures	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate	16,649 85	16,649 85	16,649 85	16,649 85
Due from other banks and bankers (not reserve cities)				
Items in transit	7,908 00	8,489 39	5,335 85	7,026 00
United States bonds				
Due from banks in reserve cities	250,369 76	227,302 09	237,093 65	312,110 58
Exchanges for clearing house	9,728 37	8,145 00	13,913 47	18,868 07
U. S. and National bank currency	72,201 00	42,139 00	46,926 00	27,695 00
Gold coin	41,222 50	44,760 00	47,350 00	36,955 00
Silver coin	3,931 50	7,762 40	5,152 30	4,653 85
Nickels and cents	260 06	193 55	217 58	273 95
Checks, cash items and internal revenue account	479 31	3,748 37	1,923 40	597 32
Totals	$1,801,323 21	$1,877,071 19	$1,838,537 52	$2,058,518 23
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	125,000 00	125,000 00	125,000 00	125,000 00
Undivided profits, less current expenses, interest and taxes paid	51,483 28	49,794 00	49,467 57	58,623 59
Dividends unpaid				176 00
Commercial deposits subject to check	395,059 53	442,158 49	417,721 12	616,909 84
Commercial certificates of deposit	347,449 19	356,176 09	346,165 62	368,211 88
Due to banks and bankers	4,947 46	2,494 26	2,978 90	3,320 50
Certified checks	4,000 00	4,065 25	7,513 00	5,510 19
Cashier's checks outstanding				
Savings deposits	673,383 75	697,383 10	689,691 31	680,766 23
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$1,801,323 21	$1,877,071 19	$1,838,537 52	$2,058,518 23

No. 186.

JACKSON STATE SAVINGS BANK, JACKSON.

Organized April 1, 1896.

NATHAN H. WILLIAMS, *President;* CHARLES M. SPINNING, C. E. TOWNSEND, *Vice Presidents;* F. H. NEWKIRK, *Cashier.*

DIRECTORS.—Nathan H. Williams, Chas. E. Townsend, Henry H. Neesley, James G. O'Dwyer, Henry J. Davis, Edwy Knight, Chas. M. Spinning, Wm. M. Palmer, H. C. Collins.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept 4.
Loans and discounts	$354,999 63	$369,054 92	$425,312 45	$437,199 74
Bonds, mortgages and securities	286,106 82	294,431 85	290,040 48	303,922 47
Premiums paid on bonds				
Overdrafts	2,863 01	7,713 95	2,349 91	3,865 93
Banking house		46,731 89	46,976 42	49,471 74
Furniture and fixtures		7,312 00	13,684 59	14,542 44
Other real estate	43,481 89			
Due from other banks and bankers (not reserve cities)				
Items in transit	57,756 03	30,072 32	31,518 84	25,022 28
United States bonds				
Due from banks in reserve cities	77,357 89	104,946 97	94,909 97	49,679 83
Exchanges for clearing house	6,473 34	9,821 38	4,866 85	8,405 63
U. S. and National bank currency	25,664 00	22,723 00	24,585 00	28,773 00
Gold coin	1,090 00	4,917 50	2,720 00	7,930 00
Silver coin	4,318 10	5,114 95	948 25	2,370 25
Nickels and cents	487 04	194 00	78 92	99 51
Checks, cash items and internal revenue account	440 59	336 63	2,637 57	3,953 40
Totals	$861,038 34	$903,370 86	$940,629 25	$935,236 22
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid	6,862 16	9,475 38	11,561 41	6,544 76
Dividends unpaid	120 00			
Commercial deposits subject to check	157,904 72	176,263 60	186,395 88	177,854 26
Commercial certificates of deposit	5,929 71	8,141 03	10,945 25	11,458 68
Due to banks and bankers				
Certified checks	5 00	65 25	65 50	688 63
Cashier's checks outstanding				
Savings deposits	406,766 42	425,066 31	425,596 12	431,342 99
Savings certificates of deposit	148,450 33	149,359 29	171,065 09	172,346 90
Notes and bills rediscounted				
Bills payable				
Totals	$861,038 34	$903,370 86	$940,629 25	$935,236 22

No. 14.

THE UNION BANK, JACKSON.

Organized November 1, 1883.

C. C. BLOOMFIELD, *President;* A. B. ROBINSON, *First Vice President;* F. D. BENNETT, *Second Vice President;* A. C. BLOOMFIELD, *Cashier;* H. A. REECE, *Assistant Cashier.*

DIRECTORS.—L. H. Field, Thomas A. Wilson Addison B. Robinson, Charles C. Bloomfield, James O'Donnell, F. D. Bennett, P. H. Withington, Chas. Lewis, Z. C. Eldred.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$908,344 74	$965,112 05	$961,671 42	$937,658 98
Bonds, mortgages and securities	248,702 72	250,142 76	261,003 43	288,308 13
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	8,534 61	6,175 20	6,905 61	5,121 33
Banking house	25,000 00	25,000 00	25,000 00	34,000 00
Furniture and fixtures	.....	.....	.....	.....
Other real estate	3,168 22	343 97	4,711 77	11,972 50
Due from other banks and bankers (not reserve cities)	.....	1,800 00	1,400 00	.....
Items in transit	68,011 61	29,246 32	39,183 00	38,481 29
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	119,971 41	199,248 44	276,430 14	422,870 70
Exchanges for clearing house	8,117 81	27,341 50	23,175 01	11,074 71
U. S. and National bank currency	39,970 50	21,915 25	19,721 00	28,617 00
Gold coin	31,422 50	31,907 50	43,317 50	29,730 00
Silver coin	4,273 40	6,226 50	2,504 25	3,395 60
Nickels and cents	696 88	572 13	249 38	155 69
Checks, cash items and internal revenue account	523 16	216 46	484 94	843 08
Totals	$1,466,737 56	$1,565,248 08	$1,665,757 45	$1,812,229 01
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$200,000 00
Surplus fund	75,000 00	75,000 00	75,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid	38,411 50	49,165 64	52,754 23	10,891 58
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	195,553 83	269,560 93	318,646 93	331,171 91
Commercial certificates of deposit	2,663 70	6,344 49	5,730 98	8,085 25
Due to banks and bankers	39,450 52	40,172 35	50,949 94	45,978 93
Certified checks	.....	160 50	156 00	825 00
Cashier's checks outstanding	456 73	348 03	336 13	96 89
Savings deposits	777,732 20	815,725 28	844,512 11	861,432 69
Savings certificates of deposit	237,469 08	208,770 86	217,671 13	203,744 70
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,466,737 56	$1,565,248 08	$1,665,757 45	$1,812,229 01

No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

E. O. GROSVENOR, *President;* JOHN A. SIBBALD, CHARLES G. WHITE, *Vice Presidents;* WM. M. WETMORE, *Cashier;* OLIVER S. WHITE, *Assistant Cashier.*

DIRECTORS.—Ebenezer O. Grosvenor, John A., Sibbald, John S. Lewis, Edgar A. Wisner, Chas. F. Wade, Charles G. White, W. M. Wetmore.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$159,400 31	$125,897 09	$167,098 70	$154,522 98
Bonds, mortgages and securities	27,168 36	64,024 76	64,674 76	64,645 00
Premiums paid on bonds				
Overdrafts	4,364 09	3,340 88	1,662 87	1,658 12
Banking house				
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)	1,944 07	919 12		
Items in transit				
United States bonds				
Due from banks in reserve cities	31,267 36	43,182 54	26,620 94	35,375 75
Exchanges for clearing house				
U. S. and National bank currency	8,605 00	12,550 00	9,936 00	6,440 00
Gold coin	4,910 00	4,965 00	4,765 00	4,715 00
Silver coin	927 75	1,966 40	242 55	627 30
Nickels and cents	141 66	96 77	103 29	123 42
Checks, cash items and internal revenue account	601 24	53 34	234 57	84 64
Totals	$239,329 84	$256,995 90	$275,338 68	$268,192 21
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid	3,094 47	6,619 77	9,001 28	3,482 05
Dividends unpaid				
Commercial deposits subject to check	59,965 37	67,113 13	69,865 42	71,349 78
Commercial certificates of deposit	111,270 00	118,263 00	131,446 00	123,323 00
Due to banks and bankers			25 98	37 38
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$239,329 84	$256,995 90	$275,338 68	$268,192 21

No. 147.

HOME SAVINGS BANK OF KALAMAZOO, KALAMAZOO.

Organized December 27, 1892.

VERNON T. BARKER, *President;* H. P. KAUFER, *Vice President;*
DOUGLAS E. RICKMAN, *Cashier.*

DIRECTORS.—Vernon T. Barker, F. B. Orcutt, Hale P. Kaufer, Frank H. Milham, H. B. Colman, A. M. Todd, Walter S. Hodges, James H. Hatfield, Willis N. Pomeroy, O. K. Buckhout, Jos. E. Brown, Louis Rosenbaum, H. C. Howard, Morris Kent, W. E. Kidder.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$436,953 86	$440,835 67	$477,809 03	$514,547 69
Bonds, mortgages and securities	81,274 39	77,967 58	81,004 99	79,932 87
Premiums paid on bonds				
Overdrafts	268 68	549 58	1,015 41	1,974 69
Banking house	25,000 00	25,000 00	25,000 00	27,500 00
Furniture and fixtures, safe deposit vault	7,250 00	7,150 00	7,100 00	7,000 00
Other real estate	2,500 00	2,000 00	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities)	328 01			
Items in transit				
United States bonds				
Due from banks in reserve cities	61,027 73	54,770 42	58,177 46	36,409 91
Exchanges for clearing house	12,845 46	5,344 95	6,958 55	7,300 36
U. S. and National bank currency	20,585 00	19,086 00	18,860 00	18,407 00
Gold coin	10,905 00	10,300 00	11,005 00	10,895 00
Silver coin	1,766 85	1,657 10	1,499 75	1,284 75
Nickels and cents	102 38	119 99	92 36	120 14
Checks, cash items and internal revenue account				
Totals	$660,807 36	$644,781 29	$690,522 55	$707,372 41
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$100,000 00
Surplus fund	60,000 00	60,000 00	60,000 00	70,000 00
Undivided profits, less current expenses, interest and taxes paid	6,647 89	8,547 08	11,432 12	4,417 86
Dividends unpaid	180 00			
Commercial deposits subject to check	114,363 66	119,699 19	200,859 15	158,599 66
Commercial certificates of deposit	149,607 65	142,334 62	129,991 25	139,420 35
Due to banks and bankers	64,323 57	50,099 41	46,974 03	43,742 64
Certified checks				
Cashier's checks outstanding				
Savings deposits	215,684 59	208,100 99	191,266 00	191,191 90
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$660,807 36	$644,781 29	$690,522 55	$707,372 41

No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

S. B. MONROE, *President;* R. J. WILLIAMSON, WM. G. KIRBY, *Vice Presidents;* F. G. DEWEY, *Cashier.*

DIRECTORS.—C. J. Monroe, William G. Kirby, John Mackey, A. C. Wortley, R. J. Williamson, Lewis H. Kirby, S. B. Monroe, V. L. Palmer, E. G. Read.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$498,625 18	$464,324 60	$514,655 72	$509,131 93
Bonds, mortgages and securities	474,169 46	450,078 11	453,068 11	445,205 54
Premiums paid on bonds				
Overdrafts	980 92	308 82	183 62	523 39
Banking house	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate		1,165 00	1,165 00	1,165 00
Due from other banks and bankers (not reserve cities)	19,837 60	19,647 98	20,782 41	19,628 91
Items in transit				
United States bonds				
Due from banks in reserve cities	93,663 92	150,960 30	99,719 04	160,608 40
Exchanges for clearing house	4,454 02	9,011 01	17,564 66	16,300 01
U. S. and National bank currency	25,447 00	21,015 00	21,379 00	17,035 00
Gold coin	23,265 00	20,795 00	23,100 00	23,835 00
Silver coin	8,510 00	10,300 00	9,320 00	6,225 00
Nickels and cents	535 95	729 27	692 31	922 48
Checks, cash items and internal revenue account				
Totals	$1,162,489 05	$1,161,335 09	$1,174,629 87	$1,213,580 66
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid	10,656 33	13,410 05	17,657 80	16,020 46
Dividends unpaid				
Commercial deposits subject to check	140,470 38	117,423 25	145,447 48	134,093 25
Commercial certificates of deposit	163,240 31	171,145 99	182,389 31	189,569 96
Due to banks and bankers	96,483 14	91,280 49	59,899 39	102,514 50
Certified checks				
Cashier's checks outstanding				
Savings deposits	651,638 89	668,075 31	669,235 89	670,782 49
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$1,162,489 05	$1,161,335 09	$1,174,629 87	$1,213,580 66

KALAMAZOO TRUST COMPANY, KALAMAZOO.

Organized January 11, 1905.

CHARLES J. MONROE, *President;* STEPHEN B. MONROE, ALFRED B. CONNABLE, *Vice Presidents;* ROBERT J. WILLIAMSON, *Treasurer,* FRED G. DEWEY, *Secretary;* DALLAS BOUDEMAN, *Attorney.*

DIRECTORS.—G. L. Gilkey, Jas. H. Hatfield, Ralph Emery, Samuel Folz, August B. Scheid, Chas. J. Monroe, A. B. Connable, O. K. Buckhout, A. C. Wortley, Allan M. Stearns, E. W. Bowman. J. Davidson Burns, Jas. F. Gilmore, Victor L. Palmer, Lyman S. Monroe, Otto Ihling, Lewis H. Kirby, Stephen B. Monroe, Chas. A. Peck, Dallas Boudeman.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Collateral loans. Time	$11,123 06	$46,123 06	$39,823 06	$35,323 06
Demand	.....	3,000 00	5,350 00	9,950 00
Loans on real estate mortgages, in office	43,410 00	40,160 00	47,335 00	42,605 00
With State Treasurer	80,628 00	79,603 00	78,499 00	79,199 00
Other Loans	.....	.....	.....	.....
Bonds. In office	6,715 70	7,215 70	7,215 70	7,215 70
With State Treasurer	15,000 00	.....	.....	.....
Stocks	54,758 00	54,758 00	54,758 00	54,758 00
Real estate owned	.....	.....	.....	.....
Other investments	.....	.....	.....	.....
Advances to trusts	33 50	.....	1,136 25	1,115 94
Premiums paid	.....	.....	.....	.....
Safe deposit vaults	.....	.....	.....	.....
Furniture and fixtures	.....	.....	.....	.....
Due from approved reserve agents	6,705 49	1,518 57	1,492 66	3,133 08
Due from other banks and bankers	5,000 00	.....	.....	.....
Cash items	500 00	500 00	500 00	500 00
Nickels and cents	.....	.....	.....	.....
Silver coin	.....	.....	.....	.....
Gold coin	.....	.....	.....	.....
U. S. and National bank notes	.....	.....	.....	.....
Totals	$223,873 75	$232,878 33	$236,109 67	$233,799 78
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	.....	.....	.....	500 00
Undivided profits. (Less expenses, interest and taxes paid)	8,986 61	5,171 74	6,861 30	9,596 40
Reserved for taxes and dividends	.....	6,089 69	6,089 69	270 00
Dividends unpaid	.....	.....	.....	.....
Trust deposits	16,151 93	23,338 29	27,573 47	29,028 68
Debentures	.....	.....	.....	.....
Other liabilities	48,735 21	48,278 61	45,585 21	44,404 70
Totals	$223,873 75	$232,878 33	$236,109 67	$233,799 78

No. 257.

THE KALKASKA COUNTY STATE AND SAVINGS BANK, KALKASKA.

Organized February 7, 1902.

AMBROSE E. PALMER, *President;* WM. C. FREEMAN, EDGAR B. BABCOCK, *Vice Presidents;* HAROLD B. WHALLEY, *Cashier.*

DIRECTORS.—Ambrose E. Palmer, William C. Freeman, Edgar B. Babcock, William H. Bockes, George F. Bow, William Lewis, Harold B. Whalley.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$60,763 19	$70,057 03	$87,199 35	$75,712 90
Bonds, mortgages and securities	24,322 28	25,576 07	25,181 37	41,866 81
Premiums paid on bonds				
Overdrafts	120 78	175 36	273 62	30 49
Banking house	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate	2,387 12	2,388 62	3,719 40	3,384 11
Due from other banks and bankers (not reserve cities)		15,000 00		
Items in transit	3,535 25	3,733 40	491 29	393 00
United States bonds				
Due from banks in reserve cities	44,664 28	29,501 51	33,992 95	23,400 51
Exchanges for clearing house				
U. S. and National bank currency	6,900 00	2,437 00	1,478 00	4,621 00
Gold coin	4,290 00	4,430 00	4,855 00	5,070 00
Silver coin	652 25	865 60	961 50	811 70
Nickels and cents	363 17	339 54	242 64	297 25
Checks, cash items and internal revenue account	1,348 53	1,987 18	642 81	717 49
Totals	$161,346 85	$168,491 31	$171,037 93	$168,305 26
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits, less current expenses, interest and taxes paid	246 42	873 53	1,629 10	1,510 19
Dividends unpaid				
Commercial deposits subject to check	65,520 48	70,477 69	60,375 81	59,058 55
Commercial certificates of deposit	46,505 88	46,087 10	55,623 56	55,543 52
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	25,574 07	27,552 99	29,909 46	28,693 00
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$161,346 85	$168,491 31	$171,037 93	$168,305 26

No. 283.

FARMERS' AND MERCHANTS' BANK OF LAKE ODESSA.

Organized October 10, 1903.

J. J. ECKHARDT, *President;* GEORGE A. WEED, *Vice President;* SAMUEL VELTE, *Cashier.*

DIRECTORS.—Wilson Elliott, Henry B. Darnell, J. J. Eckhardt, I. N. Raymond, John Wagner, O. C. Russ, George A. Weed, J. F. Velte, Geo. H. Becker.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$99,525 20	$90,078 03	$88,648 53	$92,216 46
Bonds, mortgages and securities	12,430 00	12,040 00	18,213 00	20,298 00
Premiums paid on bonds				
Overdrafts	1,282 94	407 18	131 71	21 60
Banking house	4,700 00	4,700 00	4,700 00	4,700 00
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	14,367 23	19,021 76	19,042 82	14,924 53
Exchanges for clearing house				
U. S. and National bank currency	7,263 00	2,946 00	6,065 00	2,662 00
Gold coin	2,190 00	2,385 00	2,665 00	2,740 00
Silver coin	1,559 15	1,373 90	2,395 20	2,144 10
Nickels and cents	181 12	205 05	165 44	157 83
Checks, cash items and internal revenue account	1,267 99	1,128 74	2,127 18	1,363 07
Totals	$137,266 63	$136,785 66	$146,653 88	$143,727 59
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	1,000 00	1,000 00	1,000 00	1,100 00
Undivided profits, less current expenses, interest and taxes paid	1,470 02	1,828 97	1,831 69	1,083 42
Dividends unpaid	72 00	57 00	24 00	42 00
Commercial deposits subject to check	25,718 47	19,649 01	27,265 02	24,343 42
Commercial certificates of deposit	56,752 91	60,966 30	63,079 48	63,794 27
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	27,253 23	28,284 38	28,453 69	28,364 48
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$137,266 63	$136,785 66	$146,653 88	$143,727 59

No. 41.

LAKE ODESSA SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

GEO. LIVERTON, *President;* PERRY F. HINES, *Vice President;* W. J. PERCIVAL, *Cashier.*

DIRECTORS.—Geo. Liverton, Robert Catt, Perry F. Hines, O. C. Russ, Louis Krieger, C. J. Rudd, R. A. Colwell.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$45,041 96	$52,533 86	$52,241 80	$52,773 24
Bonds, mortgages and securities	56,757 05	57,072 05	57,718 05	57,181 05
Premiums paid on bonds				
Overdrafts	872 86	794 63	1,019 84	446 86
Banking house	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,529 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	15,777 77	14,089 60	13,803 01	16,897 59
Exchanges for clearing house				
U. S. and National bank currency	6,155 00	1,701 00	4,511 00	3,226 00
Gold coin	3,100 00	3,265 00	3,355 00	3,610 00
Silver coin	3,082 45	1,537 60	741 20	1,005 45
Nickels and cents	71 52	59 01	113 55	60 40
Checks, cash items and internal revenue account	1,417 71	870 23	1,424 20	3,145 79
Totals	$135,776 32	$135,422 98	$138,427 65	$141,875 38
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	2,807 06	3,151 97	3,433 36	3,077 48
Dividends unpaid	10 00			
Commercial deposits subject to check	25,893 71	23,700 04	22,089 18	25,556 12
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	2,512 63	3,366 22	5,169 87	7,576 94
Savings certificates of deposit	74,552 92	75,204 75	77,735 24	75,064 84
Notes and bills rediscounted				
Bills payable				
Totals	$135,776 32	$135,422 98	$138,427 65	$141,875 38

No. 300.

THE FARMERS & MERCHANTS STATE BANK, LAKEVIEW.

Organized October 27, 1904.

JOHN S. WEIDMAN, *President;* JOHN H. JENSON, GEO. E. HUMISTON, *Vice Presidents;* L. P. SORENSON, *Cashier;* HARRY H. SORENSON, *Assistant Cashier.*

DIRECTORS.—John S. Weidman, John H. Jenson, Geo. E. Humiston, Robert Edgar, August Keppe, L. P. Sorenson, Salem F. Kennedy.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$52,062 19	$55,542 38	$58,203 77	$59,485 41
Bonds, mortgages and securities	21,200 00	23,700 00	26,614 27	27,264 27
Premiums paid on bonds				
Overdrafts	452 69	1,227 96	400 19	218 39
Banking house	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures	1,375 00	1,375 00	1,375 00	1,375 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	17,724 06	11,229 94	14,161 29	25,211 02
Exchanges for clearing house				
U. S. and National bank currency	3,256 00	940 00	1,475 00	2,391 00
Gold coin	1,700 00	1,740 00	1,795 00	1,740 00
Silver coin	1,089 00	848 50	1,069 00	1,111 99
Nickels and cents	126 90	125 01	325 52	222 54
Checks, cash items and internal revenue account	1,898 37	1,423 17	2,850 63	2,297 45
Totals	$105,384 21	$102,651 96	$112,769 67	$125,817 07
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	521 00	521 00	521 00	521 00
Undivided profits, less current expenses, interest and taxes paid	2,991 56	3,961 32	4,403 73	4,797 44
Dividends unpaid	40 00			
Commercial deposits subject to check	23,021 90	17,015 51	24,495 13	30,570 70
Commercial certificates of deposit	22,435 73	17,981 30	7,314 57	4,047 28
Due to banks and bankers		238 48		
Certified checks				
Cashier's checks outstanding				
Savings deposits	4,657 33	6,239 77	7,579 77	8,807 62
Savings certificates of deposit	26,716 69	31,694 58	43,455 47	52,073 03
Notes and bills rediscounted				
Bills payable				
Totals	$105,384 21	$102,651 96	$112,769 67	$125,817 07

No. 133.

LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

HORATIO H. LARNED, *President;* FREDERICK THOMAN, *Vice President;* J. EDWARD ROE, *Cashier;* HENRY T. CAMPBELL, *Assistant Cashier.*

DIRECTORS.—Horatio H. Larned, Frederick Thoman, Charles F. Hammond, J. Edward Roe, R. M. Montgomery, Louis Beck, Harry A. Haze, Louis L. Sattler, Gottlob H. Ziegler.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$614,286 27	$673,430 20	$673,418 36	$649,429 18
Bonds, mortgages and securities	208,738 14	218,105 41	226,827 41	243,774 78
Premiums paid on bonds	902 96	1,415 96	1,415 96	1,415 96
Overdrafts	78 42	96 16	384 87	237 34
Banking house	44,500 00	44,500 00	44,500 00	44,500 00
Furniture and fixtures	7,051 15	7,051 15	7,351 15	7,351 15
Other real estate	16,268 41	16,268 41	14,468 41	14,717 79
Due from other banks and bankers (not reserve cities)				
Items in transit	5,766 86	2,009 06	3,943 10	2,892 67
United States bonds				
Due from banks in reserve cities	83,643 51	145,638 15	160,630 73	127,296 95
Exchanges for clearing house	6,575 79	6,974 21	5,752 95	4,928 54
U. S. and National bank currency	49,411 00	47,777 00	45,015 00	43,053 00
Gold coin	21,045 00	25,490 00	26,375 00	26,375 00
Silver coin	3,624 50	5,838 00	5,094 95	3,582 00
Nickels and cents	333 56	396 93	145 32	407 51
Checks, cash items and internal revenue account	4,007 74	3,339 95	1,050 39	6,081 94
Totals	$1,066,233 31	$1,198,330 59	$1,216,373 60	$1,176,043 76
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid	5,377 98	5,208 39	7,138 51	6,556 05
Dividends unpaid	128 00	70 00		
Commercial deposits subject to check	388,117 19	432,340 27	436,086 65	436,937 06
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks	1,609 19	2,914 50	1,251 86	1,520 00
Cashier's checks outstanding				
Savings deposits	240,356 04	315,004 71	315,731 04	285,795 34
Savings certificates of deposit	250,644 91	262,792 72	276,165 54	265,235 31
Notes and bills rediscounted				
Bills payable				
Totals	$1,066,233 31	$1,198,330 59	$1,216,373 60	$1,176,043 76

No. 271.

LAPEER SAVINGS BANK, LAPEER.

Organized September 19, 1902.

B. F. LODER, *President*; EDGAR S. HOUGH, *Vice President*; G. R. BUCK, *Cashier*; R. L. BALDWIIN, *Assistant Cashier*.

DIRECTORS.—B. F. Loder, L. S. Higley, Edgar S. Hough, John McLennan, Matthias Caley, G. R. Buck.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$64,215 67	$67,689 83	$73,238 78	$80,722 65
Bonds, mortgages and securities	72,294 08	76,868 00	77,321 50	77,912 88
Premiums paid on U. S. bonds				
Overdrafts	156 87	190 89	62 30	203 07
Banking house				
Furniture and fixtures	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	19,620 13	15,650 83	17,374 45	18,084 84
Exchanges for clearing house				
U. S. and National bank currency	3,432 00	3,918 00	5,365 00	3,933 00
Gold coin	3,085 00	3,500 00	3,795 00	3,540 00
Silver coin	158 70	616 10	496 45	468 50
Nickels and cents	95 63	144 39	117 75	90 20
Checks, cash items and internal revenue account	597 71	90 01	81 16	118 40
Totals	$166,455 79	$171,468 05	$180,652 39	$187,823 49
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	1,500 00	1,500 00	1,500 00	1,750 00
Undivided profits, less current expenses, interest and taxes paid	45 18	157 14	438 06	820 52
Dividends unpaid				
Commercial deposits subject to check	18,391 05	15,933 49	16,093 54	16,158 38
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	25,657 12	25,282 43	27,463 11	26,465 42
Savings certificates of deposit	95,862 44	103,594 99	110,157 68	117,629 22
Notes and bills rediscounted				
Bills payable				
Totals	$166,455 79	$171,468 05	$180,652 39	$187,823 49

No. 117.

STATE SAVINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

CHESTER G. WHITE, *President;* EDMUND BROWNELL, *Vice President;* J. R. JOHNSON, *Cashier;* KIRK WHITE, *Assistant Cashier.*

DIRECTORS.—Chester G. White, G. W. Rood, Edmund Brownell, Kirk White, Ripley White, W. B. Williams, Chas. H. Rood.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$51,686 13	$62,536 13	$51,961 13	$55,762 79
Bonds, mortgages and securities	312,898 83	318,753 98	340,167 48	349,247 94
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	.....	5 00	5 00	.....
Banking house	.....	.....	.....	.....
Furniture and fixtures	.....	.....	.....	.....
Other real estate	.....	3,600 00	2,020 00	1,300 00
Due from other banks and bankers (not reserve cities)	40,427 71	24,264 17	17,860 51	4,861 78
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	36,594 83	36,594 83	37,143 74	37,143 74
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	.....	.....	.....	.....
Gold coin	18,000 00	18,000 00	18,000 00	18,000 00
Silver coin	.....	.....	.....	.....
Nickels and cents	.....	.....	.....	.....
Checks, cash items and internal revenue account	.....	.....	.....	.....
Totals	$459,607 50	$463,754 11	$467,157 86	$466,316 25
Liabilities.				
Capital stock paid in	$45,000 00	$45,000 00	$45,000 00	$45,000 00
Surplus fund	9,000 00	9,000 00	9,000 00	9,000 00
Undivided profits, less current expenses, interest and taxes paid	37,262 37	37,076 01	34,844 17	33,443 27
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	.....	.....	.....
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	368,345 13	372,678 10	378,313 69	378,872 98
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$459,607 50	$463,754 11	$467,157 86	$466,316 25

No. 201.

STATE SAVINGS BANK OF LAURIUM, LAURIUM.

Organized November 6, 1897.

JOHNSON VIVIAN, JR., *President;* WM. H. THIELMAN, *Vice President;* JAMES T. FISHER, *Cashier;* EDWARD P. BAST, *Assistant Cashier.*

DIRECTORS.—Jacob Baer, J. Vivian, Jr., James MacNaughton, William H. Thielman, Frank S. Carlton, J. P. Petermann, James T. Fisher.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$570,582 69	$585,453 34	$664,109 48	$720,544 80
Bonds, mortgages and securities	122,906 12	127,549 87	137,541 87	131,202 32
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	2,733 59	1,874 82	1,985 60	726 73
Banking house	37,500 00	37,500 00	37,500 00	37,500 00
Furniture and fixtures	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate	3,000 00	3,000 00	3,000 00	3,000 00
Due from other banks and bankers (not reserve cities)	143,489 61	224,906 26	55,497 38	58,240 17
Items in transit	16,090 39	23,363 57	7,500 52	5,094 38
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	248,103 38	227,152 62	271,550 59	138,914 72
Exchanges for clearing house	8,084 45	6,107 24	6,618 50	1,299 44
U. S. and National bank currency	53,809 00	64,746 00	40,419 00	67,310 00
Gold coin	4,440 00	3,630 00	2,635 00	2,550 00
Silver coin	6,569 95	6,005 25	1,780 25	3,804 50
Nickels and cents	407,61	624 24	481 41	594 04
Checks, cash items and internal revenue account	2,905 83	4,968 64	3,134 22	1,972 09
Totals	$1,225,622 62	$1,321,881 85	$1,238,753 82	$1,177,753 19
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	40,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid	32,335 83	30,143 19	37,993 74	38,075 43
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	608,931 68	696,087 28	604,954 78	549,670 16
Commercial certificates of deposit	1,928 06	3,904 33	2,618 43	19,248 22
Due to banks and bankers	.....	619 97	3,999 29	6,996 64
Collections	.....	1,090 12	327 67	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	432,360 69	429,941 60	427,490 21	401,981 82
Savings certificates of deposit	35,066 36	35,095 36	36,369 70	36,780 92
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,225,622 62	$1,321,881 85	$1,238,753 82	$1,177,753 19

No. 8.

THE PEOPLE'S BANK, LESLIE.

Organized December 24, 1886.

ARTHUR J. TUTTLE, *President;* JOHN A. LANDFAIR, *Vice President;* A. L. DOWLING, *Cashier.*

DIRECTORS.—O. V. Tuttle, Arthur J. Tuttle. John A. Landfair, M. I. Covert, F. E. Haynes, M. S. Campbell, A. L. Dowling.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$108,294 38	$113,477 71	$113,797 01	$128,374 29
Bonds, mortgages and securities	26,132 20	27,982 20	30,782 20	31,682 20
Premiums paid on bonds				
Overdrafts	119 89	780 76	130 75	272 13
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures				
Other real estate	3,393 67	3,143 67	3,143 67	3,143 67
Due from other banks and bankers (not reserve cities)				
Items in transit	1,323 45	1,163 85	360 77	654 91
United States bonds				
Due from banks in reserve cities	30,637 40	14,084 75	40,193 57	24,810 13
Exchanges for clearing house			1,450 10	
U. S. and National bank currency	3,576 00	3,487 00	3,354 00	5,418 00
Gold coin	6,080 00	6,720 00	7,355 00	8,150 00
Silver coin	1,027 10	607 90	410 10	740 90
Nickels and cents	124 52	223 16	187 27	244 04
Checks, cash items and internal revenue account	900 73	351 16	86 96	212 85
Totals	$184,109 34	$174,522 16	$203,751 40	$206,203 12
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	1,586 12	2,002 15	3,138 98	2,199 44
Dividends unpaid				
Commercial deposits subject to check	56,283 62	45,105 60	64,108 55	65,974 79
Commercial certificates of deposit	66,239 60	67,414 41	76,503 87	78,028 89
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$184,109 34	$174,522 16	$203,751 40	$206,203 12

No. 184.

LEXINGTON STATE BANK, LEXINGTON.

Organized January 29, 1896.

JOHN BELL, *President;* ALEX CRUICKSHANK, *Vice President;* D. MCNAIR, *Cashier;* H. F. ELLIOTT, *Assistant Cashier.*

DIRECTORS.—John P. Niggeman, Jr., John Bell, Alex. Cruickshank, Frank Matthews, A. E. Sleeper, James Colbeck.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$44,407 56	$44,689 06	$55,386 42	$62,218 52
Bonds, mortgages and securities	8,324 75	7,440 35	7,390 35	5,169 00
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	20 48	109 59	.....	10 35
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate	1,800 00	1,800 00	1,800 00	4,335 00
Due from other banks and bankers (not reserve cities)	1,150 28	414 85	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	28,404 28	32,324 70	22,861 73	19,361 67
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	2,000 00	1,705 00	3,650 00	2,765 00
Gold coin	1,742 50	2,042 50	1,852 50	1,852 50
Silver coin	225 75	800 00	750 00	425 00
Nickels and cents	35 00	12 68	21 45	21 25
Checks, cash items and internal revenue account	133 39	71 25	144 77	313 69
Totals	$92,743 99	$95,909 98	$98,357 22	$100,971 98
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	1,400 00	1,400 00	1,400 00	1,400 00
Undivided profits, less current expenses, interest and taxes paid	761 31	1,135 03	1,214 22	1,217 11
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	19,883 95	15,762 77	17,010 55	19,369 42
Commercial certificates of deposit	50,698 73	57,612 18	58,426 84	58,732 76
Due to banks and bankers	.....	.....	305 61	252 69
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$92,743 99	$95,909 98	$98,357 22	$100,971 98

No. 111.

LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

FRANK T. KING, *President;* WILLIAM E. MARSH, *Cashier;* DAVID G. MANGE, *Assistant Cashier.*

DIRECTORS.—Charles McCarty, F. T. King, E. L. Bennett, Fred J. Layer, W. E. Marsh.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$56,343 28	$71,274 66	$88,035 67	$92,610 31
Bonds, mortgages and securities	94,462 90	94,270 90	91,515 90	100,538 62
Premiums paid on bonds	1,500 00	1,500 00	1,500 00	300 00
Overdrafts	.....	4 22	.....	1 76
Banking house	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures	2,200 00	2,200 00	2,200 00	2,198 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	9,626 01	16,411 54	7,667 00	4,301 38
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	44,883 27	42,389 60	66,912 31	49,161 37
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	8,574 00	5,436 00	8,530 00	8,150 00
Gold coin	5,195 00	4,905 00	4,285 00	5,160 00
Silver coin	810 15	2,034 85	1,832 00	859 60
Nickels and cents	160 59	109 18	65 19	97 82
Checks, cash items and internal revenue account	742 31	1,431 78	548 60	540 18
Totals	$228,997 51	$246,467 73	$277,591 67	$268,419 04
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	2,818 69	3,989 19	4,592 19	2,585 94
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	48,046 57	48,977 91	71,820 21	56,263 92
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	107,860 05	109,646 26	111,173 60	115,804 99
Savings certificates of deposit	40,272 20	53,854 37	60,005 67	63,764 19
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$228,997 51	$246,467 73	$277,591 67	$268,419 04

No. 239.

LUDINGTON STATE BANK, LUDINGTON.

Organized May 22, 1901.

CHARLES G. WING, *President;* WARREN A. CARTIER, *Vice President;* CLYDE HAGERMAN, *Cashier.*

DIRECTORS.—Charles G. Wing, Warren A. Cartier, Wm. Rath, R. P. Bishop, Michael B. Danaher.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$133,518 77	$171,181 10	$183,084 14	$171,372 61
Bonds, mortgages and securities	194,667 19	193,776 39	194,779 22	195,693 95
Premiums paid on bonds				
Overdrafts	225 63	152 93	405 31	303 61
Banking house	6,500 00	6,500 00	6,500 00	6,500 00
Furniture and fixtures	2,190 98	2,190 98	2,190 98	2,190 98
Other real estate				
Due from other banks and bankers (not reserve cities)		9 95	9 70	37 65
Items in transit				
United States bonds				
Due from banks in reserve cities	60,201 37	32,995 40	34,619 60	26,842 78
Exchanges for clearing house				
U. S. and National bank currency	11,299 00	11,093 00	14,133 00	10,590 00
Gold coin	5,045 00	4,945 00	2,645 00	3,410 00
Silver coin	4,443 40	1,798 25	3,623 25	3,451 10
Nickels and cents	302 82	310 56	238 91	187 56
Checks, cash items and internal revenue account	306 90	203 87	872 29	2,314 36
Totals	$418,701 06	$425,157 43	$443,101 40	$422,894 60
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid	1,728 73	5,087 73	7,719 99	2,366 57
Dividends unpaid				
Commercial deposits subject to check	127,896 25	109,157 89	116,947 02	100,735 52
Commercial certificates of deposit	29 65	24 65	24 65	24 65
Due to banks and bankers	805 22	829 57	975 16	957 26
Certified checks				
Cashier's checks outstanding				
Savings deposits	119,918 33	128,357 27	132,155 76	139,484 04
Savings certificates of deposit	103,322 88	116,700 32	105,278 82	99,326 56
Notes and bills rediscounted				
Bills payable			15,000 00	10,000 00
Totals	$418,701 06	$425,157 43	$443,101 40	$422,894 60

No. 130.

ANTRIM COUNTY STATE SAVINGS BANK, MANCELONA.

Organized January 20, 1892.

C. E. BLAKELY, *President;* I. N. RODENBAUGH, *Vice President;* E. L. J. MILLS, *Cashier;* R. I. MACDONALD, *Assistant Cashier.*

DIRECTORS.—Charles E. Blakely, I. N. Rodenbaugh, N. C. Weter, H. G. White, Frank Harding, J. W. McCauley, E. C. Burnett.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$132,850 95	$153,953 72	$152,764 64	$151,882 34
Bonds, mortgages and securities	56,164 15	56,625 90	56,932 15	56,171 15
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	157 06	317 32	35 29	15 20
Banking house	3,182 45	3,182 45	3,182 45	3,182 45
Furniture and fixtures	2,265 75	2,265 75	2,269 85	2,269 85
Other real estate	4,000 00	4,000 00	4,000 00	3,500 00
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	249 93	66 75	105 38	771 60
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	59,066 19	40,413 93	38,977 28	55,211 86
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	11,848 00	6,375 00	7,908 00	10,383 00
Gold coin	1,795 00	720 00	1,105 00	1,530 00
Silver coin	4,243 25	4,688 10	2,197 95	2,715 55
Nickels and cents	222 11	273 92	116 50	273 23
Checks, cash items and internal revenue account	412 33	848 23	888 67	334 83
Totals	$276,457 17	$273,731 07	$270,483 16	$288,241 06
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	10,544 57	12,371 14	15,348 61	15,150 93
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	77,253 85	67,261 36	73,377 15	74,617 21
Commercial certificates of deposit	88,321 01	95,686 75	81,397 87	93,432 36
Due to banks and bankers	.....	.....	.....	.....
Certified checks	38 56	13 56	13 56	38 86
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	75,299 18	73,398 26	75,345 97	80,001 70
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$276,457 17	$273,731 07	$270,483 16	$288,241 06

No. 242.

PEOPLE'S BANK, MANCHESTER.

Organized August 31, 1901.

FRANK SPAFARD, *President;* FREDERICK STEINKOHL, *Vice President;* C. W. CASE, *Cashier.*

DIRECTORS.—Benj. G. Lovejoy, Frederick Steinkohl, Frank Spafard, E. M. Conklin, James A. Lowery, J. D. Torrey, Fred Kensler, F. W. Smith, C. W. Case.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$94,578 74	$80,988 50	$87,305 47	$92,809 53
Bonds, mortgages and securities	98,989 46	102,089 46	100,631 46	100,688 96
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	197 65	.....	.....	554 08
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	560 50	4,322 38	4,950 92	3,247 14
Items in transit	.....	565 89	1,610 00	327 12
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	27,932 74	29,436 36	40,014 89	27,054 94
Exchanges for clearing house	496 47	1,846 94	818 22	374 13
U. S. and National bank currency	5,805 00	3,521 00	3,835 00	3,548 00
Gold coin	8,640 00	8,990 00	9,190 00	9,675 00
Silver coin	1,237 00	950 00	494 00	340 00
Nickels and cents	66 86	74 48	77 77	37 92
Checks, cash items and internal revenue account	5 61	205 57	115 95	17 92
Totals	$244,812 03	$239,290 58	$255,343 68	$244,974 74
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	1,765 36	3,007 75	3,624 32	2,614 57
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	80,898 74	78,167 11	73,401 78	70,817 57
Commercial certificates of deposit	1,424 15	424 15	424 15	424 15
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	130,723 78	127,691 57	147,893 43	141,118 45
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$244,812 03	$239,290 58	$255,343 68	$244,974 74

No. 172.

UNION SAVINGS BANK, MANCHESTER.

Organized June 28, 1894.

JOHN M. HORNING, *President;* ARNOLD H. KUHL, *Vice President;* ED. E. ROOT, *Cashier.*

DIRECTORS.—Geo. Heimendinger, John M. Horning, Fred Breitenwischer, Arnold H. Kuhl, C. F. Kapp, John Wuerthner, John Schlicht, A. J. Waters. A. D. English.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$250,990 68	$247,515 66	$264,673 01	$261,058 04
Bonds, mortgages and securities	81,476 25	78,147 25	78,439 25	84,722 25
Premiums paid on bonds				
Overdrafts				
Banking house	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate				
Due from other banks and bankers (not reserve cities)	2,200 00		1,178 34	2,569 20
Items in transit		691 00		
United States bonds				
Due from banks in reserve cities	38,274 50	43,688 05	62,827 22	54,939 76
Exchanges for clearing house	704 42	811 18	285 66	35 53
U. S. and National bank currency	11,368 00	13,807 00	11,853 00	11,864 00
Gold coin	5,930 00	6,550 00	6,030 00	6,230 00
Silver coin	934 25	1,314 75	1,294 90	1,987 75
Nickels and cents	37 81	52 71	42 55	61 61
Checks, cash items and internal revenue account				
Totals	$404,615 91	$405,277 60	$439,323 93	$436,168 14
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	2,571 63	5,203 66	2,976 40	6,189 78
Dividends unpaid				
Commercial deposits subject to check	17,689 57	12,477 09	20,913 57	16,573 97
Commercial certificates of deposit	4,280 00	4,538 25	3,740 40	3,580 20
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	235,660 51	233,953 18	247,281 00	250,055 64
Savings certificates of deposit	109,414 20	114,105 42	129,412 56	124,768 55
Notes and bills rediscounted				
Bills payable				
Totals	$404,615 91	$405,277 60	$439,323 93	$436,168 14

No. 116.

MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

E. G. FILER, *President;* JOSEPH KIRSTER, *Vice President;* W. J. GREGORY, *Cashier.*

DIRECTORS.—E. G. Filer, Thomas Kenny, Joseph Kirster, John H. Grant, John Smith.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$403,350 18	$413,978 06	$360,501 76	$345,476 92
Bonds, mortgages and securities	383,332 34	366,470 37	375,207 64	411,047 64
Premiums paid on bonds				
Overdrafts	2,265 50	2,394 76	782 29	1,006 35
Banking house				25,000 00
Furniture and fixtures				
Other real estate	2,575 33	2,575 33	2,575 33	2,575 33
Due from other banks and bankers (not reserve cities)	10,961 65	8,488 43	4,394 49	6,799 89
Items in transit				
United States bonds				
Due from banks in reserve cities	112,849 74	128,101 47	166,840 40	212,190 83
Exchanges for clearing house				
U. S. and National bank currency	21,570 00	11,186 00	23,517 00	31,023 00
Gold coin	31,595 00	28,922 50	30,680 00	31,365 00
Silver coin	7,361 80	6,046 10	4,531 45	2,038 95
Nickels and cents	376 84	203 85	157 19	142 18
Checks, cash items and internal revenue account	283 67	792 84	854 46	340 34
Totals	$976,522 05	$969,159 71	$970,042 01	$1,069,006 43
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	25,578 70	32,747 11	35,355 23	37,168 74
Dividends unpaid	110 78	50 00	50 00	100 00
Commercial deposits subject to check	289,050 59	256,467 87	238,358 12	316,669 08
Commercial certificates of deposit	121,799 76	122,339 46	120,516 12	113,000 52
Due to banks and bankers		8,440 44	4,538 47	2,534 25
Certified checks		500 00	100 00	200 00
Cashier's checks outstanding				
Savings deposits	479,982 22	488,614 83	511,124 07	539,333 84
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$976,522 05	$969,159 71	$970,042 01	$1,069,006 43

No. 21.

MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

GEORGE H. ORR, *President;* MARTIN H. QUICK, *Vice President;* CHAS. B. MERSEREAU, *Cashier;* M. W. ORR, *Assistant Cashier.*

DIRECTORS.—Martin H. Quick, George H. Orr, Robert B. Waddell, C. B. Mersereau, A. S. Putnam.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$249,751 55	$283,403 06	$275,947 50	$262,682 01
Bonds, mortgages and securities	102,617 91	90,040 90	91,517 43	94,807 51
Premiums paid on bonds				
Overdrafts	20 47	132 04	1,536 52	64 91
Banking house	2,755 07	2,108 07	2,031 07	2,764 24
Furniture and fixtures				
Other real estate	3,955 24	3,955 24	3,967 89	4,217 79
Due from other banks and bankers (not reserve cities)				
Items in transit	2,963 57	5,061 63	2,123 21	4,129 83
United States bonds				
Due from banks in reserve cities	96,261 14	68,784 70	64,868 02	85,900 43
Exchanges for clearing house				
U. S. and National bank currency	12,368 00	7,669 00	11,998 00	11,251 00
Gold coin	8,500 00	9,010 00	9,520 00	11,500 00
Silver coin	1,437 50	5,475 00	1,900 00	1,785 30
Nickels and cents	210 63	289 21	138 10	151 98
Checks, cash items and internal revenue account	1,272 19	818 47	873 44	687 06
Totals	$482,113 27	$476,747 32	$466,421 18	$479,942 06
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	10,605 75	14,204 62	16,106 10	20,461 71
Dividends unpaid				
Commercial deposits subject to check	299,283 59	289,895 87	255,191 51	280,292 33
Commercial certificates of deposit				
Due to banks and bankers		312 86		
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	112,223 93	112,333 97	115,123 57	119,188 02
Notes and bills rediscounted			20,000 00	
Bills payable				
Totals	$482,113 27	$476,747 32	$466,421 18	$479,942 06

No. 296.

THE MANTON STATE BANK, MANTON, MICHIGAN.

Organized July 27, 1904.

GEORGE F. WILLIAMS, *President;* JAMES R. OAKES, *Vice President;* JOHN E. JONES, *Cashier.*

DIRECTORS.—George F. Williams, Warren D. Wade, George M. Brooks, William Caldwell, William McGregor, James R. Oakes, Walter S. Williams.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$52,209 65	$54,403 41	$52,511 76	$44,743 56
Bonds, mortgages and securities	4,809 90	14,229 90	14,462 00	16,147 50
Premiums paid on bonds				
Overdrafts	210 84	135 63	784 63	149 82
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	1,346 27	1,346 27	1,346 27	1,346 27
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	14,581 74	16,762 86	19,785 31	28,442 73
Exchanges for clearing house				
U. S. and National bank currency	2,460 00	1,415 00	3,077 00	2,168 00
Gold coin	1,800 00	1,900 00	1,800 00	1,875 00
Silver coin	322 60	330 80	298 40	1,408 30
Nickels and cents	25 12	45 27	40 37	55 05
Checks, cash items and internal revenue account	1,938 85	3,287 27	804 33	1,608 24
Totals	$82,704 97	$96,856 41	$97,910 07	$100,944 47
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	500 00	500 00	500 00	750 00
Undivided profits, less current expenses, interest and taxes paid	731 86	1,092 23	1,916 27	619 24
Dividends unpaid				
Commercial deposits subject to check	25,205 65	34,681 62	34,364 30	34,214 42
Commercial certificates of deposit	36,267 46	40,582 56	41,129 50	45,360 81
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$82,704 97	$96,856 41	$97,910 07	$100,944 47

No. 198.

G. W. JONES EXCHANGE BANK, MARCELLUS.

Organized July 15, 1897.

F. S. JONES, *President*; G. W. KROLL, *Vice President*; C. S. JONES, *Cashier*; G. R. CLEMENS, *Assistant Cashier*.

DIRECTORS.—C. S. Jones, F. S. Jones, Lizzie Jones, C. H. Hudson, G. W. Kroll.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$181,153 64	$160,273 05	$160,268 61	$164,468 03
Bonds, mortgages and securities	50,499 50	60,177 00	61,296 82	62,894 82
Premiums paid on bonds				
Overdrafts	270 33	380 55	868 07	75 68
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)	8,085 87	12,300 08	7,108 54	669 66
Items in transit				
United States bonds				
Due from banks in reserve cities	33,858 12	28,663 36	30,064 99	24,142 17
Exchanges for clearing house				
U. S. and National bank currency	13,252 00	10,542 00	12,776 00	16,074 00
Gold coin	5,925 00	5,390 00	5,450 00	5,180 00
Silver coin	1,668 30	1,317 40	1,516 10	1,788 15
Nickels and cents	243 95	184 77	202 89	160 20
Checks, cash items and internal revenue account	123 07	8 30	4 00	
Totals	$298,079 78	$282,236 51	$282,556 02	$278,452 71
Liabilities.				
Capital stock paid in	$40,000 00	$40,000 00	$40,000 00	$40,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	811 11	2,323 78	3,896 99	597 18
Dividends unpaid				
Commercial deposits subject to check	66,662 30	60,724 49	60,221 02	55,988 44
Commercial certificates of deposit	168,674 28	159,607 33	39,827 35	36,153 98
Due to banks and bankers	11,932 09	9,580 91	9,751 28	14,665 99
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit			118,858 88	121,047 12
Notes and bills rediscounted				
Bills payable				
Totals	$298,079 78	$282,236 51	$282,556 02	$278,452 71

No. 272.

HOME SAVINGS BANK, MARINE CITY.

Organized February 10, 1903.

FRED T. MOORE, *President;* WILLIAM F. SAUBER, *Vice President;* CHAS. L. DOYLE, *Cashier.*

DIRECTORS.—John D. Baird, James Davidson, C. L. Doyle, Geo. N. Jones, Harry Lawrence, Fred T. Moore, Wm. F. Sauber.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$124,689 02	$120,394 23	$117,955 02	$117,460 20
Bonds, mortgages and securities	22,762 35	27,098 35	25,133 40	38,097 18
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	622 16	605 40	496 18	380 76
Banking house	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate	421 89	421 89	3,321 89	3,352 13
Due from other banks and bankers (not reserve cities)	3,017 67	3,027 17	3,027 17	3,057 47
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	41,792 35	14,302 31	30,790 11	17,224 21
Exchanges for clearing house	46 00	100 33	948 82	19 39
U. S. and National bank currency	4,579 00	5,267 00	3,648 00	4,812 00
Gold coin	1,470 00	1,665 00	1,195 00	635 00
Silver coin	1,692 45	745 80	599 75	1,532 30
Nickels and cents	238 37	272 58	154 41	163 05
Checks, cash items and internal revenue account	452 70	819 38	105 64	1,480 68
Totals	$215,283 96	$188,219 44	$200,875 39	$201,714 37
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	1,300 00	1,500 00	1,500 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid	274 32	398 47	1,097 71	1,401 81
Dividends unpaid	15 00	9 00	.....	.....
Commercial deposits subject to check	50,829 45	38,936 52	36,603 63	28,521 77
Commercial certificates of deposit	1,496 65	1,821 85	1,617 85	1,722 50
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	126,368 54	110,553 60	125,056 20	133,568 29
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$215,283 96	$188,219 44	$200,875 39	$201,714 37

No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

CHAS. E. BLOOD, *President;* WM. H. MANNEL, *Vice President;* G. W. CARMAN, *Cashier;* H. P. SAPH, *Assistant Cashier.*

DIRECTORS.—C. E. Blood, Robert Folkerts, William H. Mannel, Charles Basney, S. C. McLouth, Hale P. Saph, G. W. Carman, John O'Leary, T. H. McDonald.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$152,567 60	$154,586 13	$145,980 60	$162,192 37
Bonds, mortgages and securities	183,551 20	191,726 15	193,636 36	188,417 37
Premiums paid on bonds				
Overdrafts	408 73	121 76	218 40	1,756 03
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures	500 00	500 00	500 00	500 00
Other real estate	7,529 30	3,022 24	3,022 24	822 24
Due from other banks and bankers (not reserve cities)				
Items in transit	7,046 70	275 92	1,533 39	520 15
United States bonds				
Due from banks in reserve cities	66,546 15	41,794 04	41,264 68	69,540 06
Exchanges for clearing house				
U. S. and National bank currency	7,175 00	8,404 00	11,337 00	9,825 00
Gold coin	6,415 00	8,375 00	5,960 00	4,606 00
Silver coin	2,082 30	1,394 00	1,600 70	2,605 25
Nickels and cents	163 64	287 12	220 78	386 14
Checks, cash items and internal revenue account	1,464 49	430 74	1,512 98	2,840 98
Totals	$440,450 11	$415,917 10	$411,842 13	$449,011 59
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	15,766 90	17,099 86	16,588 02	14,291 79
Dividends unpaid	138 00			
Commercial deposits subject to check	60,284 00	56,962 90	49,142 78	61,929 12
Commercial certificates of deposit	6,885 67	5,617 99	4,885 19	9,667 77
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	297,375 54	276,216 35	281,226 14	303,122 91
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$440,450 11	$415,917 10	$411,842 13	$449,011 59

No. 346.

THE MARION STATE BANK, MARION.

Organized July 26, 1906.

F. W. LAWRENCE, *President;* F. B. DUNHAM, *Vice President;* R. A. LEWIS, *Cashier.*

DIRECTORS.—M. Alvin, A. H. Corwin, F. B. Dunham, F. W. Lawrence, F. A. Richter.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts				$22,889 95
Bonds, mortgages and securities				1,760 00
Premium account				2,000 00
Overdrafts				121 35
Banking house				1,051 26
Furniture and fixtures				676 08
Other real estate				
Due from other banks and bankers (not reserve cities)				175 03
Items in transit				446 43
United States bonds				
Due from banks in reserve cities				8,676 98
Exchanges for clearing house				
U. S. and National bank currency				4,215 00
Gold coin				209 00
Silver coin				540 70
Nickels and cents				75 66
Checks, cash items and internal revenue account				216 58
Totals				$43,054 02
Liabilities.				
Capital stock paid in				$13,980 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				72 75
Dividends unpaid				
Commercial deposits subject to check				19,499 99
Commercial certificates of deposit				9,501 28
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals				$43,054 02

No. 252.

COMMERCIAL STATE BANK OF MARLETTE, MARLETTE.

Organized January 8, 1902.

A. E. SLEEPER, *President;* ROBERT WILLIS, *Vice President;* W. J. BAKER, *Cashier;* DAN C. MERRILL, *Assistant Cashier.*

DIRECTORS.—A. E. Sleeper, D. C. Merrill, W. J. Baker, D. Leach, E. A. Smith, Robert Willis, John McGill, D. S. McClure, Wallace W. Taylor.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$164,043 87	$177,298 55	$170,299 15	$181,614 77
Bonds, mortgages and securities	74,280 62	77,617 10	81,380 23	80,683 98
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	1,019 43	166 86	4,351 13	2,176 81
Banking house	4,400 00	4,400 00	.....	.....
Furniture and fixtures	3,214 15	3,214 15	2,614 15	2,614 15
Other real estate	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	9,811 45	5,364 68	6,196 31	3,321 68
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	51,051 27	37,604 35	34,265 17	21,734 25
Exchanges for clearing house	.....	650 82	255 25	81 33
U. S. and National bank currency	6,006 00	5,015 00	4,490 00	4,270 00
Gold coin	4,190 00	2,880 00	4,135 00	4,280 00
Silver coin	579 05	600 60	833 70	811 40
Nickels and cents	52 25	177 26	128 99	87 57
Checks, cash items and internal revenue account	3 05	.....	.....	.....
Totals	$320,151 14	$316,489 37	$310,449 08	$303,175 94
Liabilities.				
Capital stock paid in	$40,000 00	$40,000 00	$40,000 00	$40,000 00
Surplus fund	10,000 00	10,000 000	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	6,423 56	5,222 93	5,133 50	5,240 49
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	54,768 36	57,391 01	67,747 65	63,028 16
Commercial certificates of deposit	141,344 73	138,632 63	119,026 98	116,641 71
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	67,614 49	65,242 80	68,540 95	68,265 58
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$320,151 14	$316,489 37	$310,449 08	$303,175 94

No. 338.

STATE SAVINGS BANK OF MARLETTE, MARLETTE.

Organized April 17, 1906.

JAMES FOSTER, *President;* ANSON J. GRAHAM, *Vice President;* JAMES N. SIMMONS, *Cashier.*

DIRECTORS.—James Foster, Anson J. Graham, James N. Simmons, James McColl, James Livingston, Harry Waterman, Ira Bricker, Thos. R. Fitch, Thos. Wilson, W. T. Atkinson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts			$17,843 25	$26,309 16
Bonds, mortgages and securities			3,800 00	8,342 00
Premiums paid on bonds				
Overdrafts				9 07
Banking house			4,480 00	4,480 00
Furniture and fixtures			541 55	632 62
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit			440 61	
United States bonds				
Due from banks in reserve cities			19,890 37	19,539 33
Exchanges for clearing house				
U. S. and National bank currency			1,365 00	2,837 00
Gold coin			10 00	220 00
Silver coin			167 70	387 75
Nickels and cents			34 98	54 73
Checks, cash items and internal revenue account			179 08	20 50
Totals			$48,752 54	$62,832 16
Liabilities.				
Capital stock paid in			$25,000 00	$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid			352 01	477 65
Dividends unpaid				174 60
Commercial deposits subject to check			6,539 41	13,402 63
Commercial certificates of deposit			16,256 12	22,066 40
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits			605 00	1,710 79
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals			$48,752 54	$62,832 16

No. 100.

MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 26, 1890.

N. M. KAUFMAN, *President;* EDWARD N. BREITUNG, S. R. KAUFMAN, *Vice Presidents;* W. B. MCCOMBS, *Cashier;* H. C. WAGNER, *Assistant Cashier.*

DIRECTORS.—N. M. Kaufman, S. R. Kaufman, Edward N. Breitung, L. G. Kaufman, W. B. McCombs.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$460,660 50	$421,626 42	$500,004 94	$521,592 86
Bonds, mortgages and securities	107,850 74	109,877 34	108,152 34	106,952 34
Premiums paid on bonds				
Overdrafts	170 08	19 68	602 21	168 64
Banking house	50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures	7,692 60	7,692 60	7,692 60	7,692 60
Other real estate	2,000 00	2,000 00	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities)	1,839 68	9,888 93	504 09	3,664 22
Items in transit	219 30	2,226 23	4,964 29	2,844 95
United States bonds				
Due from banks in reserve cities	107,334 10	135,584 25	119,363 47	125,618 68
Exchanges for clearing house	9,425 15	2,873 00	1,495 15	3,734 91
U. S. and National bank currency	33,162 00	23,600 00	25,643 00	24,975 00
Gold coin	15,895 00	15,385 00	15,250 00	15,635 00
Silver coin	1,641 70	3,581 50	5,812 25	3,027 75
Nickels and cents	206 04	73 04	54 03	17 01
Checks, cash items and internal revenue account	1,167 12	2,107 98	2,387 90	3,492 72
Totals	$799,264 01	$786,535 97	$843,926 27	$871,416 68
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	10,600 00	10,600 00	10,600 00	11,500 00
Undivided profits, less current expenses, interest and taxes paid	6,255 85	7,781 17	11,122 68	8,660 92
Dividends unpaid				
Commercial deposits subject to check	370,253 47	357,353 48	400,315 78	449,216 84
Commercial certificates of deposit	317 81	1,057 81	972 81	71 56
Due to banks and bankers	20,515 77	341 60	14,078 81	2,497 47
Certified checks				200 00
Cashier's checks outstanding				
Savings deposits	263,544 88	286,678 72	277,074 92	275,845 57
Savings certificates of deposit	27,776 23	22,723 19	29,761 27	23,424 32
Notes and bills rediscounted				
Bills payable				
Totals	$799,264 01	$786,535 97	$843,926 27	$871,416 68

No. 137.

COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

Organized May 18, 1892.

WILLIAM J. DIBBLE, *President;* EDGAR G. BREWER, *Vice President;* WINTHROP T. PHELPS, *Cashier;* BERT L. GARDANIER, *Assistant Cashier.*

DIRECTORS.—William J. Dibble, Thomas L. Cronin, Edgar G. Brewer, Myron S. O'Keefe, George Perrett, Winthrop T. Phelps, W. E. Bosley, Frank G. Seaman.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$124,136 84	$144,663 69	$142,401 92	$124,822 32
Bonds, mortgages and securities	498,820 30	481,310 72	481,800 72	472,689 39
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	1,713 04	1,044 21	1,144 75	1,132 05
Banking house	.....	.....	.....	.....
Furniture and fixtures	500 00	500 00	500 00	500 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	827 35	1,991 69	1,846 22	2,793 94
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	130,653 21	126,727 21	138,058 46	171,402 14
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	26,876 00	15,811 00	19,670 50	15,413 00
Gold coin	17,189 90	17,202 40	19,727 40	21,462 45
Silver coin	2,410 70	3,439 90	1,027 00	1,617 25
Nickels and cents	337 66	336 78	238 60	231 48
Checks, cash items and internal revenue account	4,911 90	3,263 67	5,255 57	2,507 69
Totals	$808,376 90	$796,291 27	$811,671 14	$814,571 71
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	19,007 95	23,630 66	29,363 14	21,112 50
Dividends unpaid	90 00	.....	.....	.....
Commercial deposits subject to check	96,970 15	88,115 60	96,407 47	93,066 25
Commercial certificates of deposit	41,134 22	43,649 17	46,090 76	39,251 93
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	350 00	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	591,174 58	580,545 84	579,809 77	601,141 03
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$808,376 90	$796,291 27	$811,671 14	$814,571 71

No. 22.

FARMERS' BANK, MASON.

Organized June 7, 1886.

L. B. McARTHUR, *President;* L. C. WEBB, *Vice President;* A. J. HALL, *Cashier;* A. G. LYON, *Assistant Cashier.*

DIRECTORS.—L. B. McArthur, Lewis C. Webb, J. K. Elmer, E. A. Barnes, A. J. Hall, R. C. Dart, Geo. M. Hoyt, A. L. Rose.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$102,652 43	$99,571 68	$95,639 34	$107,775 58
Bonds, mortgages and securities	39,501 00	42,801 00	40,740 00	40,425 00
Premiums paid on bonds				
Overdrafts	1,191 45	281 39	512 59	487 75
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)	1,058 13	4,833 85	2,852 40	1,428 57
Items in transit				
United States bonds				
Due from banks in reserve cities	17,578 87	47,758 12	63,232 07	21,804 20
Exchanges for clearing house	944 96	928 80	1,749 96	746 43
U. S. and National bank currency	7,591 00	8,526 00	6,742 00	4,297 00
Gold coin	4,215 00	4,405 00	4,045 00	4,505 00
Silver coin	572 90	646 90	981 25	1,361 50
Nickels and cents	185 43	256 40	257 98	274 69
Checks, cash items and internal revenue account				
Totals	$179,491 17	$214,009 14	$220,752 59	$187,105 72
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	15,094 86	16,040 53	17,858 21	17,830 51
Dividends unpaid				
Commercial deposits subject to check	64,591 15	95,111 60	99,155 59	69,219 42
Commercial certificates of deposit	39,805 16	42,857 01	43,738 79	40,055 79
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$179,491 17	$214,009 14	$220,752 59	$187,105 72

No. 107.

FIRST STATE AND SAVINGS BANK, MASON.

Organized October 27, 1890.

O. W. HALSTEAD, *President;* L. C. WEBB, *Vice President;* F. E. DENSMORE, *Cashier;* HARRY J. BOND, *Assistant Cashier.*

DIRECTORS.—L. C. Webb, O. W. Halstead, Charles J. Rayner, F. E. Densmore, Harper Reed

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$81,738 12	$73,947 09	$103,240 25	$106,488 67
Bonds, mortgages and securities	95,513 64	102,577 00	101,112 07	102,123 07
Premiums paid on bonds				
Overdrafts	93 25	558 22	227 44	143 98
Banking house				
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)	141 14	15 21	358 37	1,571 08
Items in transit		1,654 35	2,050 00	400 00
United States bonds				
Due from banks in reserve cities	39,797 84	45,530 76	17,772 67	15,431 01
Exchanges for clearing house				
U. S. and National bank currency	8,069 00	5,326 00	3,199 00	1,360 00
Gold coin	3,620 00	4,515 00	4,885 00	5,010 00
Silver coin	2,009 70	1,362 50	583 95	241 60
Nickels and cents	109 69	56 76	77 63	58 48
Checks, cash items and internal revenue account	34 95	1 75		122 53
Totals	$232,127 33	$236,544 64	$234,506 38	$233,950 42
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid	12,972 16	14,478 81	15,384 33	14,660 65
Dividends unpaid				
Commercial deposits subject to check	85,650 19	88,994 16	89,485 65	90,708 86
Commercial certificates of deposit	93,504 98	93,071 67	89,636 40	88,580 91
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$232,127 33	$236,544 64	$234,506 38	$233,950 42

No. 334.

THE MEMPHIS STATE BANK, MEMPHIS.

Organized April 5, 1906.

THOS. W. MCCALL, *President;* CHAS. E. GREENE, *Vice President;* FRANK C. FLUMERFELT, *Cashier.*

DIRECTORS.—Thos. W. McCall, Chas. E. Greene, Bert C. Preston, Eugene A. Bartlett, Lincoln Avery.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts			$23,612 72	$29,405 56
Bonds, mortgages and securities			5,306 87	11,106 87
Premiums paid on bonds				
Overdrafts			60 61	273 34
Banking house				
Furniture and fixtures			1,150 00	1,150 00
Expense			688 00	854 79
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit			515 00	30 00
United States bonds				
Due from banks in reserve cities			10,284 10	4,883 99
Exchanges for clearing house				
U. S. and National bank currency			2,609 00	1,740 00
Gold coin			135 00	730 00
Silver coin			449 60	234 25
Nickels and cents			60 90	9 70
Checks, cash items and internal revenue account			40 25	369 89
Totals			$44,912 05	$50,788 39
Liabilities.				
Capital stock paid in			$20,000 00	$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				
Dividends unpaid				
Commercial deposits subject to check			5,053 11	5,309 57
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits			10,874 06	14,535 11
Savings certificates of deposit			8,984 88	10,943 71
Notes and bills rediscounted				
Bills payable				
Totals			$44,912 05	$50,788 39

No. 168.

FIRST STATE BANK OF MENDON, MENDON.

Organized February 14, 1894.

S. J. WOLF, *President;* FRANK WOLF, *Vice President;* E. L. ESTES, *Cashier.*

DIRECTORS.—Samuel J. Wolf, Wm. Beard, Frank Wolf, W. L. Thoms, Chas. W. Schellhous.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$81,177 21	$100,147 86	$114,290 11	$95,414 97
Bonds, mortgages and securities	57,121 77	61,401 77	64,758 40	62,623 40
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	202 59	240 32	304 63	111 68
Banking house	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	260 00	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	33,910 44	27,126 52	15,659 64	13,548 27
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	4,194 00	4,114 00	6,579 00	3,265 00
Gold coin	2,427 50	2,607 50	2,860 00	3,885 00
Silver coin	1,313 25	2,388 75	1,581 25	1,091 75
Nickels and cents	301 80	384 68	404 02	433 75
Checks, cash items and internal revenue account	.....	.....	.....	.....
Totals	$183,408 56	$200,911 40	$208,937 05	$182,873 82
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	81 59	2,102 64	2,636 63	4,139 78
Dividends unpaid	5,000 00	.....	.....	.....
Commercial deposits subject to check	31,861 91	23,706 09	26,641 19	24,857 57
Commercial certificates of deposit	15,977 88	13,374 28	9,025 78	4,282 13
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks ontstanding	.....	.....	.....	.....
Savings deposits	4,333 81	6,298 34	13,648 63	10,062 40
Savings certificates of deposit	105,153 37	134,430 05	135,984 82	118,531 94
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$183,408 56	$200,911 40	$208,937 05	$182,873 82

No. 324.

THE COMMERCIAL BANK OF MENOMINEE, MENOMINEE.

Organized May 27, 1905.

G. H. HAGGERSON, *President;* JERRY MADDEN, *Vice President;* M. H. KERN, *Cashier.*

DIRECTORS.—G. H. Haggerson, Jerry Madden, M. H. Kern, Frank St. Peter, R. A. Walker, W. E. Collette, Ed. J. Brady, J. H. Riley, H. A. Vennema, A. C. Merryman, Jr.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$79,267 11	$82,502 20	$125,294 14	$152,478 92
Bonds, mortgages and securities	12,525 00	20,174 78	20,409 78	20,609 78
Premiums paid on bonds				
Overdrafts	66			24 01
Banking house	8,827 09	14,432 03	14,756 88	14,759 63
Furniture and fixtures	543 85	2,643 44	2,879 43	2,629 43
Other real estate				
Due from other banks and bankers (not reserve cities)	489 71	1,282 19	1,590 13	2,250 44
Items in transit		950 03		295 56
United States bonds				
Due from banks in reserve cities	18,295 06	16,544 42	31,393 24	19,820 41
Exchanges for clearing house				
U. S. and National bank currency	1,211 00	5,686 00	4,875 00	9,714 00
Gold coin	205 00	3,050 00	3,945 00	1,160 00
Silver coin	1,313 40	1,546 90	1,518 90	1,563 85
Nickels and cents	96 57	99 60	61 97	75 74
Checks, cash items and internal revenue account	212 64	132 79	252 12	1,858 83
Totals	$122,987 09	$149,044 38	$206,966 59	$227,240 60
Liabilities.				
Capital stock paid in	$65,000 00	$65,000 00	$65,000 00	$65,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid	405 67	17 00	1,551 75	2,177 09
Dividends unpaid				
Commercial deposits subject to check	45,523 26	60,592 63	85,803 30	108,889 94
Commercial certificates of deposit	1,470 00	149 33	12,695 00	5,796 25
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	2,587 92	7,031 18	10,951 09	14,437 11
Savings certificates of deposit	8,000 24	16,254 24	30,965 45	30,940 21
Notes and bills rediscounted				
Bills payable				
Totals	$122,987 09	$149,044 38	$206,966 59	$227,240 60

No. 285.

STATE BANK OF MERRILL, MERRILL.

Organized February 13, 1904.

J. H. WHITNEY, *President;* WM. PAHL, *Vice President;* R. T. MAYNARD, *Cashier;* R. B. BEAVER, *Assistant Cashier.*

DIRECTORS.—J. H. Whitney, D. S. Mason, Thos. Doyle, James H. Hudson, James Jordan, William Pahl, R. T. Maynard.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$51,456 28	$57,425 00	$62,513 07	$64,822 67
Bonds, mortgages and securities	19,152 97	21,927 97	24,240 00	25,350 00
Premiums paid on bonds				
Overdrafts	221 18	200 32	286 29	230 64
Banking house	2,613 00	2,605 00	2,530 00	4,025 00
Furniture and fixtures	1,465 00	1,485 00	1,485 00	1,485 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit		1,289 93	84 00	
United States bonds				
Due from banks in reserve cities	32,745 47	27,941 34	25,234 36	21,460 73
Exchanges for clearing house				
U. S. and National bank currency	2,607 00	1,414 00	3,886 00	4,618 00
Gold coin	1,210 00	1,330 00	1,070 00	1,140 00
Silver coin	710 35	605 10	690 90	581 55
Nickels and cents	19 06	44 29	30 68	18 02
Checks, cash items and internal revenue account	5 30	15 20	161 10	188 43
Totals	$112,205 61	$116,283 15	$122,211 40	$123,920 04
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	4,500 00
Undivided profits, less current expenses, interest and taxes paid	913 94	2,088 78	2,734 51	837 62
Dividends unpaid	18 00	4 50	4 50	27 00
Commercial deposits subject to check	33,065 50	22,815 50	29,871 42	25,084 42
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	55,208 17	68,374 37	66,600 97	73,471 00
Notes and bills rediscounted				
Bills payable				
Totals	$112,205 61	$116,283 15	$122,211 40	$123,920 04

No. 274.

THE FARMERS' STATE BANK OF MIDDLEVILLE.

Organized April 28, 1903.

SIMON HEIST, *President;* W. J. ROBERTSON, *Vice President;* JOHN G. NAGLER, *Cashier.*

DIRECTORS.—Simon Heist, W. J. Robertson, R. T. French, W. J. Hayward, G. E. Gardner, H. E. Turner, John J. Wadd, W. R. Harper, T. W. Ronan, John G. Nagler, Elias Gray.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$131,797 19	$114,578 13	$112,674 77	$112,203 32
Bonds, mortgages and securities	112,274 43	120,104 43	121,704 11	125,244 11
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	34 75	1 05	251 19	.....
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	9 38	08	40 57	2,573 75
Items in transit	.....	.....	15,898 20	465 00
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	15,529 51	22,420 24	19,729 63	36,730 04
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	15,987 00	13,292 00	10,799 00	9,054 00
Gold coin	4,507 00	5,262 00	4,757 00	4,977 00
Silver coin	969 85	1,128 35	563 70	1,250 55
Nickels and cents	136 43	120 66	75 50	55 04
Checks, cash items and internal revenue account	3,587 13	847 45	158 38	2,036 53
Totals	$291,332 67	$284,254 39	$293,152 05	$301,089 34
Liabilities.				
Capital stock paid in	$37,000 00	$37,000 00	$37,000 00	$37,000 00
Surplus fund	1,200 00	1,200 00	1,200 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid	847 65	552 15	3,459 84	2,545 95
Dividends unpaid	108 00	4 00	.....	40 00
Commercial deposits subject to check	49,374 12	35,437 02	36,204 39	31,416 91
Commercial certificates of deposit	72,980 68	81,884 92	58,898 77	48,417 88
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	129,822 22	128,176 30	134,712 77	145,015 69
Savings certificates of deposit	.....	.....	21,676 28	35,152 91
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$291,332 67	$284,254 39	$293,152 05	$301,089 34

No. 97.

MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

STEWART B. GORDON, *President;* CHARLES BROWN, *Vice President;*
DANIEL W. CHASE, *Treasurer.*

DIRECTORS.—George Peck, Charles Brown, Stewart B. Gordon, Daniel W. Chase, Wm. D. Gordon.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$98,704 90	$95,023 57	$93,165 81	$98,598 87
Bonds, mortgages and securities	51,492 51	53,325 38	55,627 38	57,743 61
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	3,066 17	2,450 50	355 71	1,697 09
Banking house	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	9,524 57	9,524 57	9,474 57	9,474 57
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	5,830 24	10,404 33	18,556 98	4,982 92
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	6,512 00	5,184 00	7,383 00	6,604 00
Gold coin	915 00	1,845 00	855 00	345 00
Silver coin	1,678 40	1,770 85	2,097 45	1,295 60
Nickels and cents	198 51	249 23	279 11	310 08
Checks, cash items and internal revenue account	182 10	273 10	1,033 93	321 46
Totals	$188,104 40	$190,050 53	$198,828 94	$191,373 20
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	11,372 02	12,842 68	13,984 58	14,481 94
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	59,098 72	56,742 35	65,735 94	54,903 80
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	56,934 60	58,655 63	57,178 70	55,322 05
Savings certificates of deposit	30,699 06	31,809 87	31,929 72	36,665 41
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$188,104 40	$190,050 53	$198,828 94	$191,373 20

No. 309.

THE PEOPLE'S SAVINGS BANK OF MIDLAND COUNTY, MIDLAND.

Organized May 15, 1905.

WM. L. BAKER, *President;* HERBERT H. DOW, *Vice President;* EDW. A. LANE, *Cashier.*

DIRECTORS.—Geo. Rockwell, Herbert H. Dow, Albert Reinhart, Wm. L. Baker, Edw. A. Lane.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$41,019 54	$37,020 48	$35,869 17	$38,943 42
Bonds, mortgages and securities	29,275 62	36,271 62	40,682 14	40,069 14
Premiums paid on bonds				
Overdrafts	453 15	40 03	44 51	86 51
Banking house		10,000 00	10,000 00	10,000 00
Furniture and fixtures	2,485 73	2,489 73	2,489 73	2,489 73
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	8,317 05	13,391 02	13,584 70	17,176 02
Exchanges for clearing house				
U. S. and National bank currency	3,966 00	5,007 00	3,020 00	5,008 00
Gold coin	1,060 00	1,290 00	1,090 00	992 50
Silver coin	1,147 40	333 90	253 75	468 95
Nickels and cents	116 64	81 41	143 21	109 35
Checks, cash items and internal revenue account	1,071 31	1,826 74	4,407 94	1,643 37
Totals	$88,912 44	$107,751 93	$111,585 15	$116,986 99
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund				2,000 00
Undivided profits, less current expenses, interest and taxes paid	1,182 32	1,912 32	2,425 01	488 07
Dividends unpaid				
Commercial deposits subject to check	31,630 42	37,052 41	36,367 51	39,546 83
Commercial certificates of deposit	3,300 00	2,800 00	2,530 00	2,300 00
Due to banks and bankers				
Certified checks		500 00		30 90
Cashier's checks outstanding				
Savings deposits	20,960 10	24,478 84	27,178 17	30,938 33
Savings certificates of deposit	6,839 60	16,008 36	18,084 46	16,682 86
Notes and bills rediscounted				
Bills payable				
Totals	$88,912 44	$107,751 93	$111,585 15	$116,986 99

No. 77.

FARMERS' AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1889.

W. H. WHITMARSH, *President;* C. H. WILSON, *Vice President;* M. H. HACK, *Cashier;* G. A. DENNISON, *Assistant Cashier.*

DIRECTORS.—W. H. Whitmarsh, C. H. Wilson, T. W. Barnes, O. A. Kelley, M. H. Hack.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$161,059 27	$150,525 21	$130,357 74	$137,330 30
Bonds, mortgages and securities	48,948 83	55,943 00	59,283 00	59,083 00
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	1,838 73	443 27	931 29	1,976 55
Banking house	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	17,546 40	26,214 23	51,432 72	47,357 73
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	4,582 00	6,125 00	8,996 00	3,692 00
Gold coin	7,937 50	8,277 50	8,972 50	9,717 50
Silver coin	751 75	894 35	874 60	903 00
Nickels and cents	228 93	263 92	171 40	130 66
Checks, cash items and internal revenue account	26 55	27 84	86 96	206 35
Totals	$247,919 96	$253,714 32	$266,106 21	$265,397 09
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	5,389 28	7,064 74	6,975 15	7,619 64
Dividends unpaid	50 00	.....	.....	.....
Commercial deposits subject to check	56,253 07	49,827 65	50,340 88	46,317 41
Commercial certificates of deposit	147,308 53	158,214 85	169,924 23	172,558 09
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	3,919 08	3,607 08	3,865 95	3,901 95
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$247,919 96	$253,714 32	$266,106 21	$265,397 09

No. 288.

THE MINDEN CITY STATE BANK, MINDEN.

Organized May 5, 1904.

IRA ARNOT, *President;* JOHN BLOWER, *Vice President;* R. B. MARK, *Cashier;* L. A. MARK, *Assistant Cashier;* E. M. MARK, *Auditor.*

DIRECTORS.—Ira Arnot, John Blower, E. M. Mark, Myra Arnot Mark, R. B. Mark.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$64,183 57	$64,240 17	$69,426 72	$62,088 84
Bonds, mortgages and securities	10,634 45	10,049 85	13,082 35	13,532 35
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	.....	19 46	.....	48 51
Banking house	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	1,513 12	5,502 19	.....	4,832 86
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	8,348 76	6,438 67	8,148 46	8,467 25
Exchanges for clearing house	1,881 97	1,632 82	965 61	589 15
U. S. and National bank currency	1,572 00	2,203 00	2,635 00	3,455 00
Gold coin	1,015 00	70 00	50 00	435 00
Silver coin	336 80	624 04	8 10	285 75
Nickels and cents	51 03	84 02	1 43	6 60
Checks, cash items and internal revenue account	.....	.....	.....	.....
Totals	$93,036 70	$94,364 22	$97,817 67	$97,241 31
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	2,500 00	2,500 00	2,500 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid	.....	368 79	1,447 47	157 54
Dividends unpaid	12 73	28 02	28 02	33 24
Commercial deposits subject to check	7,057 49	7,448 34	8,450 48	9,016 87
Commercial certificates of deposit	63,466 48	63,335 98	63,635 59	64,672 69
Due to banks and bankers	.....	683 09	1,756 11	360 97
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$93,036 70	$94,364 22	$97,817 67	$97,241 31

No. 318.

B. DANSARD & SON'S STATE BANK, MONROE.

Organized August 21, 1905.

BOYEZ DANSARD, *President;* B. FREIDENBERG, *Vice President;* BENJ. DANSARD, JR., *Cashier.*

DIRECTORS.—Edward R. Gilday, Philander S. Root, Boyez Dansard, E. L. Dansard, Benj. Dansard, Jr., B. Freidenberg.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$75,088 69	$87,466 41	$109,271 68	$117,134 70
Bonds, mortgages and securities	142,837 80	162,334 69	173,961 06	184,752 89
Premiums paid on bonds	871 45	815 10	850 00	916 95
Overdrafts	1,320 93	205 13	588 39	225 72
Banking house	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures	4,995 00	4,995 00	4,995 00	4,995 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	2,999 99	4,330 22	3,524 39	2,449 91
Items in transit	.....	.....	.....	282 01
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	68,447 04	26,894 56	54,082 17	26,889 79
Exchanges for clearing house	.....	.....	256 89	994 02
U. S. and National bank currency	13,095 00	11,094 00	9,298 00	13,099 00
Gold coin	3,985 00	4,880 00	5,950 00	5,470 00
Silver coin	1,106 80	831 80	612 71	1,628 05
Nickels and cents	276 12	236 75	213 33	226 87
Checks, cash items and internal revenue account	7,609 30	9,739 78	1,102 35	1,783 08
Totals	$331,633 12	$322,823 44	$373,705 97	$369,847 99
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	.....	200 00	400 00	400 00
Undivided profits, less current expenses, interest and taxes paid	1,375 62	678 41	457 48	426 96
Dividends unpaid	.....	.....	32 00	.....
Commercial deposits subject to check	117,258 15	93,035 25	133,698 04	93,679 80
Commercial certificates of deposit	4,315 30	2,872 80	1,647 80	1,174 80
Due to banks and bankers	5,692 83	736 84	248 82	1,353 94
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	45,864 83	51,237 58	56,563 31	62,086 89
Savings certificates of deposit	107,126 39	124,062 56	130,658 52	160,725 60
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$331,633 12	$322,823 44	$373,705 97	$369,847 99

No. 321.

THE MONROE STATE SAVINGS BANK, MONROE.

Organized July 5, 1905.

J. A. BAKER, *President;* EDMOND DULL, *Vice President;* W. A. MEIER, *Cashier.*

DIRECTORS.—J. A. Baker, C. A. Boehme, E. C. Dets, F. H. Humphrey, Edmond Dull, L. C. Knapp, H. E. French, R. M. Woonacott, Henry Shovar.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$52,785 78	$64,782 07	$62,721 40	$74,064 39
Bonds, mortgages and securities	11,382 43	22,232 43	22,107 43	29,457 43
Premiums paid on bonds				
Overdrafts				
Banking house				
Furniture and fixtures	4,255 50	4,880 42	4,955 46	4,978 98
Expenses, interest, etc., paid	904 90	1,058 83	701 09	134 39
Other real estate				
Due from other banks and bankers (not reserve cities)	2,032 22	316 31	3,121 69	956 79
Items in transit		95 72	25 00	
United States bonds				
Due from banks in reserve cities	2,856 46	1,914 65	16,607 57	7,087 95
Exchanges for clearing house		325 72		617 39
U. S. and National bank currency	5,605 00	4,265 00	8,016 00	4,429 00
Gold coin	315 00	1,200 00	140 00	2,822 50
Silver coin	350 00	369 30	669 00	890 15
Nickels and cents	159 71	40 58	108 92	64 74
Checks, cash items and internal revenue account	2,752 71		163 95	
Totals	$83,399 71	$101,481 03	$119,337 51	$125,473 71
Liabilities.				
Capital stock paid in	$45,660 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				
Dividends unpaid				
Commercial deposits subject to check	18,015 29	22,410 61	34,296 20	39,933 48
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks	200 00	22 42		
Cashier's checks outstanding	92 70			
Savings deposits	13,614 59	18,783 02	19,635 91	21,811 56
Savings certificates of deposit	5,817 13	10,264 98	15,405 40	13,728 67
Notes and bills rediscounted				
Bills payable				
Totals	$83,399 71	$101,481 03	$119,337 51	$125,473 71

No. 202.

WAKEFIELD STATE BANK, MORENCI.

Organized January 10, 1898.

C. C. WAKEFIELD, *President;* FRANK E. CAWLEY, *Vice President;* C. A. WILSON, *Cashier.*

DIRECTORS.—C. C. Wakefield, J. O. Wakefield, Cash E. Wakefield, F. E. Cawley, C. A. Wilson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$145,481 93	$142,163 85	$161,579 84	$150,832 50
Bonds, mortgages and securities	179,392 41	181,137 97	178,254 57	178,245 71
Premiums paid on bonds				
Overdrafts				
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)		4,696 95	5,000 64	5,891 15
Items in transit				
United States bonds				
Due from banks in reserve cities	49,312 01	42,494 28	33,925 04	41,984 49
Exchanges for clearing house	31 00	1 27	281 00	104 20
U. S. and National bank currency	14,006 00	15,220 00	15,915 00	15,149 00
Gold coin	1,525 00	1,950 00	2,230 00	2,575 00
Silver coin	1,202 00	918 25	1,678 60	2,234 55
Nickels and cents	127 57	137 42	231 22	280 16
Checks, cash items and internal revenue account		216 24		
Totals	$398,077 92	$395,936 23	$406,095 91	$404,296 76
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	1,361 87	4,774 44	6,197 60	6,559 45
Dividends unpaid				
Commercial deposits subject to check	70,136 91	57,914 53	69,508 98	67,198 57
Commercial certificates of deposit	7,451 66	7,296 62	5,614 72	3,869 40
Due to banks and bankers	871 29			
Certified checks				
Cashier's checks outstanding				
Savings deposits	282,256 19	289,950 64	288,774 61	290,669 34
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$398,077 92	$395,936 23	$406,095 91	$404,296 76

No. 222.

CITIZENS' SAVINGS BANK, MOUNT CLEMENS.

Organized May 10, 1900.

A. T. DONALDSON, *President;* GEORGE H. NICHOLS, THOMAS W. NEWTON, *Vice Presidents;* MILO W. DAVIS, *Cashier.*

DIRECTORS.—Andrew T. Donaldson, Milo W. Davis, George H. Nichols, Thos. W. Newton, William S. Donaldson, William F. Nank, Joseph Matthews, John S. Paganetti, A. P. Grim.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$202,455 16	$219,583 37	$225,492 90	$229,076 65
Bonds, mortgages and securities	140,913 00	130,808 00	126,908 00	132,128 00
Premiums paid on bonds				
Overdrafts	1,020 69	721 21	2,380 28	533 95
Banking house	17,000 00	17,000 00	18,000 00	18,000 00
Furniture and fixtures	4,000 00	4,000 00	3,500 00	3,500 00
Other real estate	3,068 74	3,068 74	3,068 74	3,068 74
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	35,442 94	27,805 95	35,685 95	54,785 82
Exchanges for clearing house	349 59	486 11	744 00	495 00
U. S. and National bank currency	5,618 00	7,681 00	9,375 00	18,503 00
Gold coin	10,075 00	10,107 50	10,180 00	10,327 50
Silver coin	1,636 70	1,140 75	1,167 50	2,115 80
Nickels and cents	466 45	331 64	124 75	307 16
Checks, cash items and internal revenue account	545 42	391 33	548 33	399 90
Totals	$422,591 71	$423,125 60	$437,175 45	$473,241 52
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	3,624 99	5,821 04	6,631 13	8,136 81
Dividends unpaid				140 00
Commercial deposits subject to check	111,079 29	95,830 66	96,174 52	110,489 29
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks	800 00	8 64	8 64	2,008 64
Cashier's checks outstanding				
Savings deposits	180,993 86	199,296 51	208,893 72	230,816 66
Savings certificates of deposit	66,093 57	62,168 75	65,467 44	61,650 12
Notes and bills rediscounted				
Bills payable				
Totals	$422,591 71	$423,125 60	$437,175 45	$473,241 52

No. 51.

MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

OLIVER CHAPATON, *President;* T. LUNGERSHAUSEN, *Vice President;* GEORGE A. SKINNER, *Cashier.*

DIRECTORS.—Andrew Greiner, Oliver Chapaton, John Roskopp, William Cottrell, Traugott Lungershausen, John T. Nunneley, John J. Sherman, Byron R. Erskine, Geo. A. Skinner.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$495,761 31	$482,282 56	$501,782 22	$528,324 63
Bonds, mortgages and securities	487,155 80	494,355 80	498,315 80	491,581 80
Premiums paid on bonds				
Overdrafts	1,106 42	1,236 30	786 19	620 62
Banking house	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate	8,800 00	8,800 00	8,800 00	8,800 00
Due from other banks and bankers (not reserve cities)				
Items in transit	80 00		177 86	
United States bonds				
Due from banks in reserve cities	141,727 75	145,306 60	125,906 15	191,721 83
Exchanges for clearing house				
U. S. and National bank currency	16,057 00	14,313 00	10,855 00	21,072 00
Gold coin	44,380 00	44,507 50	41,117 50	45,850 00
Silver coin	1,551 25	3,121 50	1,624 00	2,257 50
Nickels and cents	91 13	58 12	179 91	167 76
Checks, cash items and internal revenue account	3,346 37	2,333 44	5,660 94	5,751 74
Totals	$1,228,457 03	$1,224,714 82	$1,223,605 57	$1,324,547 88
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid	43,825 57	52,125 69	56,298 64	51,421 31
Dividends unpaid				
Commercial deposits subject to check	186,834 16	170,840 99	155,239 04	220,228 85
Commercial certificates of deposit	700 00	700 00	700 00	700 00
Due to banks and bankers	562 59	223 62	603 13	858 76
Certified checks				
Cashier's checks outstanding	1,348 86		1,000 00	1,000 00
Savings deposits	773,025 55	772,022 64	777,003 54	829,121 00
Savings certificates of deposit	122,160 30	128,801 88	132,761 22	121,217 96
Notes and bills rediscounted				
Bills payable				
Totals	$1,228,457 03	$1,224,714 82	$1,223,605 57	$1,324,547 88

No. 158.

ULLRICH SAVINGS BANK, MOUNT CLEMENS.

Organized May 12, 1893.

ERNST J. OLDE, *President;* WM. D. WILSON, REUBEN C. ULLRICH, *Vice Presidents;* PAUL J. ULLRICH, *Cashier.*

DIRECTORS.—Paul J. Ullrich, A. Martin Keeler, Wm. D. Wilson, Ernst J. Olde, Oscar C. Lungerhausen, Reuben C. Ullrich, John Priehs, Frank E. Nellis, Francis P. Ullrich.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$309,448 57	$332,519 72	$344,165 11	$313,276 10
Bonds, mortgages and securities	298,043 50	282,164 50	275,944 50	277,552 50
Premiums paid on bonds				
Overdrafts	1,480 33	3,105 00	1,145 83	427 66
Banking house	18,779 05	18,779 05	20,000 00	20,000 00
Furniture and fixtures			10,000 00	10,000 00
Other real estate	2,278 92	2,278 92	2,278 92	2,278 92
Due from other banks and bankers (not reserve cities)	159 00			
Items in transit			697 64	2 83
United States bonds				
Due from banks in reserve cities	103,453 66	68,750 04	69,014 56	148,108 53
Exchanges for clearing house				
U. S. and National bank currency	18,353 50	11,706 50	15,415 00	31,228 00
Gold coin	21,964 55	20,532 50	20,840 00	22,270 00
Silver coin	1,313 60	3,901 55	3,379 00	3,273 55
Nickels and cents	176 36	1,229 00	452 28	209 68
Checks, cash items and internal revenue account	699 34	2,297 25	1,749 12	1,857 32
Totals	$776,150 38	$747,264 03	$765,081 96	$830,485 09
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid	25,926 64	30,144 25	30,085 15	30,630 61
Dividends unpaid				
Commercial deposits subject to check	141,541 28	121,667 70	124,705 55	146,045 87
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks			124 48	
Cashier's checks outstanding				100 00
Savings deposits	377,077 20	380,518 26	390,870 34	441,005 12
Savings certificates of deposit	81,605 26	64,933 82	69,296 44	62,703 49
Notes and bills rediscounted				
Bills payable				
Totals	$776,150 38	$747,264 03	$765,081 96	$830,485 09

No. 170.

EXCHANGE SAVINGS BANK, MOUNT PLEASANT.

Organized May 1, 1894.

A. E. GORHAM, *President;* WM. C. DUSENBURY, C. M. BROOKS, *Vice Presidents;* C. A. KELLOGG, *Cashier;* R. B. DUSENBURY, *Assistant Cashier.*

DIRECTORS.—A. E. Gorham, John Kinney, Charles M. Brooks, William C. Dusenbury, C. T. Grawn, F. B. Whitehead, C. A. Kellogg, R. B. Dusenbury.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$121,367 12	$123,718 86	$125,002 97	$122,190 19
Bonds, mortgages and securities	86,527 86	92,027 86	96,750 15	100,363 05
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	111 45	181 42	354 07	1,228 50
Banking house	6,503 85	6,503 85	6,503 85	6,503 85
Furniture and fixtures	1,306 58	1,306 58	1,372 74	1,372 74
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	1,367 54	.....	504 74
United States bonds	1,600 00	1,600 00	1,600 00	1,600 00
Due from banks in reserve cities	51,243 72	53,098 05	51,423 16	46,107 61
Exchanges for clearing house	1,165 31	1,644 30	541 00	790 58
U. S. and National bank currency	7,970 00	10,841 00	12,312 00	5,475 00
Gold coin	4,275 00	4,615 00	4,630 00	4,590 00
Silver coin	2,652 80	2,478 80	1,235 00	930 00
Nickels and cents	140 22	303 54	251 76	98 18
Checks, cash items and internal revenue account	5 43	.....	.....	32 10
Totals	$284,869 34	$299,086 80	$301,976 70	$291,786 54
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	13,500 00	13,500 00	13,500 00	14,750 00
Undivided profits, less current expenses, interest and taxes paid	1,323 64	2,717 98	4,417 81	2,591 35
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	85,115 96	94,355 20	96,646 37	88,956 24
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	147 17	197 17	97 17	97 17
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	30,171 49	31,808 95	34,106 38	34,325 90
Savings certificates of deposit	104,611 08	107,107 50	103,208 97	101,065 88
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$284,869 34	$299,086 80	$301,976 70	$291,786 54

No. 277.

ISABELLA COUNTY STATE BANK, MT. PLEASANT.

Organized June 30, 1903.

JOHN S. WEIDMAN, *President;* ARBA Z. CAMPBELL, FRED L. KEELER, *Vice Presidents;* ELTON J. VAN LEUVEN, *Cashier.*

DIRECTORS.—John S. Weidman, Frank G. Thiers, Albert G. Struble, Fred L. Keeler, Floyd Mitchell, Arba Z. Campbell, Elton J. Van Leuven.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$67,982 21	$81,334 17	$81,804 09	$95,757 20
Bonds, mortgages and securities	120,320 81	120,561 06	129,255 31	136,640 66
Premiums paid on bonds				
Overdrafts	366 92	71 22	494 78	653 04
Banking house	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	5,083 42	5,889 29	10,719 13	589 46
United States bonds				
Due from banks in reserve cities	68,379 73	57,660 80	60,669 21	43,723 56
Exchanges for clearing house	1,539 19	1,903 48	332 04	444 78
U. S. and National bank currency	19,185 00	10,853 00	15,903 00	8,653 00
Gold coin	3,475 00	3,190 00	3,915 00	4,325 00
Silver coin	3,015 75	2,307 05	2,260 00	1,233 20
Nickels and cents	119 67	165 87	159 65	95 23
Checks, cash items and internal revenue account	179 04	1,213 41	427 50	84 67
Totals	$306,096 74	$301,649 35	$322,439 71	$310,699 80
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	9,000 00
Undivided profits, less current expenses, interest and taxes paid	1,929 31	3,446 74	5,726 77	1,157 42
Dividends unpaid				
Commercial deposits subject to check	131,751 51	118,432 42	120,298 85	105,182 95
Commercial certificates of deposit	202 83	202 83	202 83	202 83
Due to banks and bankers				
Certified checks		179 00		616 67
Cashier's checks outstanding				
Savings deposits	32,633 50	34,275 42	49,943 95	54,509 53
Savings certificates of deposit	104,579 59	110,112 94	111,267 31	110,030 40
Notes and bills rediscounted				
Bills payable				
Totals	$306,096 74	$301,649 35	$322,439 71	$310,699 80

No. 189.

MUNISING STATE BANK, MUNISING.

Organized July 8, 1896.

ARTHUR P. UTTER, *President;* FRED S. CASE, *Vice President;* G. SHERMAN COLLINS, *Cashier;* HUGH H. MCMILLAN, *Assistant Cashier.*

DIRECTORS.—Arthur P. Utter, Will F. Cox, John McMillan, Fred S. Case, Herbert H. Everard, Geo. J. Forster.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$145,708 67	$141,497 69	$143,473 84	$144,731 85
Bonds, mortgages and securities	49,983 92	50,674 61	55,630 78	55,163 64
Premiums paid on bonds				
Overdrafts	542 58	70 22	20 65	1,237 56
Banking house	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures	1,012 80	1,072 41	1,088 09	905 50
Other real estate	900 00	900 00	900 00	
Due from other banks and bankers (not reserve cities)				
Items in transit	317 85	247 46	1,868 84	408 18
United States bonds				
Due from banks in reserve cities	11,434 44	13,802 09	30,299 53	36,683 87
Exchanges for clearing house				
U. S. and National bank currency	9,099 00	7,023 00	4,370 00	6,857 00
Gold coin	2,255 00	2,875 00	2,985 00	3,135 00
Silver coin	2,711 75	3,072 45	1,845 50	1,892 25
Nickels and cents	371 80	385 33	393 14	214 11
Checks, cash items and internal revenue account	740 49	1,605 07	1,123 64	644 95
Totals	$240,078 30	$238,225 33	$258,999 01	$266,873 91
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	6,500 00
Undivided profits, less current expenses, interest and taxes paid	5,668 40	6,375 43	8,721 60	5,688 02
Dividends unpaid	20 00	20 00	20 00	64 00
Commercial deposits subject to check	91,704 01	92,231 66	108,854 32	112,809 64
Commercial certificates of deposit	604 00	90 00	50 00	601 20
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	87,701 98	87,609 58	86,636 98	91,452 39
Savings certificates of deposit	13,379 91	15,898 66	18,716 11	19,758 66
Notes and bills rediscounted				
Bills payable	5,000 00			
Totals	$240,078 30	$238,225 33	$258,999 01	$266,873 91

No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

HORATIO N. HOVEY, *President;* J. F. DENSLOW, PAUL S. MOON, *Vice Presidents;* F. E. HAMMOND, *Cashier;* P. O. HOLTHE, *Assistant Cashier.*

DIRECTORS.—H. N. Hovey, F. E. Hammond, J. F. Denslow, C. L. Thompson, Leonard Eyke, Paul S. Moon, Jas. H. Ford.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$282,805 46	$284,014 55	$332,699 63	$318,267 11
Bonds, mortgages and securities	240,389 00	253,943 70	264,449 70	289,511 70
Premiums paid on bonds	5,500 00	5,500 00	5,262 50	5,000 00
Overdrafts	1,418 99	510 54	833 13	669 17
Banking house				
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,000 00
Other real estate	7,736 02	7,680 82	7,683 55	7,635 55
Due from other banks and bankers (not reserve cities)	158 48			
Items in transit		741 91	1,251 93	492 33
United States bonds				
Due from banks in reserve cities	53,730 38	88,794 28	51,750 36	52,414 93
Exchanges for clearing house	494 25	5,919 65	3,782 57	2,995 44
U. S. and National bank currency	25,434 00	27,130 00	26,722 00	29,230 00
Gold coin	9,815 00	6,372 50	8,845 00	10,145 00
Silver coin	4,888 75	4,080 65	3,124 15	2,886 50
Nickels and cents	843 02	539 04	674 90	451 78
Checks, cash items and internal revenue account	377 61	101 00	262 00	36 43
Totals	$636,090 96	$687,828 64	$709,841 42	$701,705 94
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	6,755 73	7,643 88	12,197 27	11,087 41
Dividends unpaid	3 00			
Commercial deposits subject to check	110,674 35	119,872 53	142,546 65	96,470 01
Commercial certificates of deposit	46,067 90	72,552 14	60,587 83	59,831 99
Due to banks and bankers				
Certified checks		237 50	237 50	
Cashier's checks outstanding				
Savings deposits	412,589 98	427,522 59	434,272 17	454,316 53
Savings certificates of deposit				
Notes and bills rediscounted				20,000 00
Bills payable				
Totals	$636,090 96	$687,828 64	$709,841 42	$701,705 94

No. 19.

FARMERS' AND MERCHANTS' BANK, NASHVILLE.

Organized December 15, 1888.

G. A. TRUMAN, *President;* C. W. SMITH, *Vice President;* C. A. HOUGH, *Cashier;* H. D. WOTRING, *Assistant Cashier.*

DIRECTORS.—G. A. Truman, W. H. Kleinhans, C. W. Smith, S. F. Hinchman, H. R. Dickenson, C. A. Hough, C. L. Glasgow, L. E. Lentz.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$150,854 41	$162,618 88	$162,209 02	$165,984 65
Bonds, mortgages and securities	84,743 48	69,187 01	75,014 17	80,347 08
Premiums paid on bonds	812 78			
Overdrafts	809 52	800 97	685 56	632 19
Banking house	2,500 00	2,500 00	2,500 00	3,000 00
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)	1,320 00			120 00
Items in transit				
United States bonds				
Due from banks in reserve cities	31,044 22	30,259 20	40,538 96	29,390 77
Exchanges for clearing house				
U. S. and National bank currency	10,234 00	11,827 00	12,776 00	11,456 00
Gold coin	3,185 00	2,990 00	3,240 00	3,315 00
Silver coin	1,156 25	621 85	916 15	670 10
Nickels and cents	148 03	120 14	112 02	94 51
Checks, cash items and internal revenue account	4,676 01	393 41	1,135 75	62 34
Totals	$293,983 70	$283,818 46	$301,627 63	$297,072 64
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits, less current expenses, interest and taxes paid	1,802 19	2,174 42	2,960 43	1,598 36
Dividends unpaid				
Commercial deposits subject to check	33,243 43	29,101 89	44,392 58	38,172 16
Commercial certificates of deposit	147,660 46	155,010 50	124,318 22	122,150 37
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	63,010 12	60,531 65	63,579 50	66,414 45
Savings certificates of deposit	11,267 50		29,376 90	31,737 30
Notes and bills rediscounted				
Bills payable				
Totals	$293,983 70	$283,818 46	$301,627 63	$297,072 64

No. 311.

THE STATE SAVINGS BANK OF NASHVILLE, NASHVILLE.

Organized May 9, 1905.

J. B. MARSHALL, *President;* H. SETTERINGTON, *Vice President;* O. J. MCQUISTION, *Cashier.*

DIRECTORS.—J. B. Marshall, H. Setterington, J. C. Furniss, T. C. Downing, H. C. Zuschnitt, J. F. Kocher, J. Bell, O. J. McQuistion, J. I. Baker.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$33,634 92	$36,435 71	$40,198 52	$35,636 96
Bonds, mortgages and securities	14,072 66	18,368 35	27,606 38	30,486 79
Premiums paid on bonds				
Overdrafts	34	7 08	26 25	1 60
Banking house	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	1,031 25	948 45	647 61	
United States bonds				
Due from banks in reserve cities	13,671 06	8,683 43	11,645 55	17,636 90
Exchanges for clearing house				
U. S. and National bank currency	2,959 00	1,683 00	2,227 00	2,144 00
Gold coin	355 00	530 00	35 00	115 00
Silver coin	520 00	369 50	462 00	468 00
Nickels and cents	75 27	91 17	94 17	86 90
Checks, cash items and internal revenue account	520 48	674 20	817 98	26 35
Totals	$72,839 98	$73,790 89	$89,760 46	$92,602 50
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid	289 12	334 81	367 85	406 64
Dividends unpaid				
Commercial deposits subject to check	11,221 78	12,853 34	13,889 76	18,523 86
Commercial certificates of deposit	19,689 02	1,174 33		
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits		20,328 67	26,531 11	27,468 29
Savings certificates of deposit	16,640 06	14,099 74	23,971 74	21,203 71
Notes and bills rediscounted				
Bills payable				
Totals	$72,839 98	$73,790 89	$89,760 46	$92,602 50

No. 245.

NEW HAVEN SAVINGS BANK, NEW HAVEN.

Organized September 25, 1901.

WM. F. EDMUNDS, *President;* THOMAS K. MCINNIS, WM. KURZHALS, SR., *Vice Presidents;* W. F. SWITZER, *Cashier.*

DIRECTORS.—W. F. Edmunds, Adam A. Bennett, Wm. Kurzhals, Sr., O. C. Lungerhausen, Luke Broughten, Thomas K. McInnis, W. F. Switzer, Henry C. DeGroff, Ernest Villerot.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$61,776 31	$63,345 54	$65,047 14	$68,827 83
Bonds, mortgages and securities	41,745 00	52,450 00	54,225 00	54,800 00
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	372 97	12 58	123 75	129 44
Banking house	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	7,356 49	3,196 35	6,433 60	7,660 44
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	17,735 15	12,069 06	9,426 05	14,349 58
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	1,153 00	1,857 00	1,328 00	1,047 00
Gold coin	3,855 00	4,475 00	4,315 00	4,730 00
Silver coin	153 85	80 70	275 20	631 65
Nickels and cents	28 53	11 47	15 43	33 17
Checks, cash items and internal revenue account	200 00	282 50	200 00	200 00
Totals	$137,976 30	$141,330 20	$144,989 17	$156,009 11
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	4,000 00	4,000 00	4,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	1,725 67	2,851 11	2,570 80	1,571 24
Dividends unpaid	51 00	21 00	15 00	36 00
Commercial deposits subject to check	16,041 79	11,260 41	9,349 58	15,014 15
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	79,371 22	84,172 13	89,143 61	92,259 81
Savings certificates of deposit	16,786 62	19,025 55	19,910 18	22,127 91
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$137,976 30	$141,330 20	$144,989 17	$156,009 11

No. 240.

NILES CITY BANK, NILES.

Organized July 13, 1901.

CHARLES F. PEARS, *President;* GEORGE L. FAUROTE, *Vice President;* DICKSON S. SCOFFERN, *Cashier.*

DIRECTORS.—Charles F. Pears, Charles Bishop, Geo. L. Faurote, Samuel W. Redden, Dickson S. Scoffern, F. N. Bonine.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$76,142 25	$77,801 74	$67,237 60	$62,025 64
Bonds, mortgages and securities	52,361 46	53,091 46	54,585 46	56,354 70
Premiums paid on bonds				
Overdrafts	514 03	455 07	61 12	399 61
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate				
Due from other banks and bankers (not reserve cities)	798 34	798 34		
Items in transit	434 01	406 65	779 95	1,178 52
United States bonds				
Due from banks in reserve cities	50,122 73	40,188 06	45,449 30	49,346 21
Exchanges for clearing house				
U. S. and National bank currency	9,072 00	3,297 00	9,751 00	8,367 00
Gold coin	3,445 00	2,865 00	1,795 00	5,290 00
Silver coin	730 25	2,053 15	3,331 95	3,602 35
Nickels and cents	59 39	184 03	214 15	322 63
Checks, cash items and internal revenue account	1,007 47	725 33	153 60	249 63
Totals	$202,186 93	$194,365 83	$190,859 13	$194,636 29
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$50,000 00	$50,000 00
Surplus fund	3,000 00	3,500 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	4,170 35	2,332 39	3,438 04	2,044 14
Dividends unpaid				300 00
Commercial deposits subject to check	119,900 98	108,389 48	83,871 98	95,418 14
Commercial certificates of deposit	40,102 37	43,593 96	41,347 45	34,472 35
Due to banks and bankers			2,201 66	2,201 66
Certified checks	13 23	1,550 00		200 00
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$202,186 93	$194,365 83	$190,859 13	$194,636 29

No. 36.

THE PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized October 1, 1889.

JAMES E. LEETE, *President;* ALBERT S. SHOLES, *Vice President;* WILLIAM MAHON, *Cashier;* K. M. BARBOUR, *Assistant Cashier.*

DIRECTORS.—George Peck, Albert H. Leete, F. C. Ballard, Albert S. Sholes, William Mahon, James E. Leete, S. A. Snow.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$125,132 81	$130,173 07	$133,560 45	$127,280 82
Bonds, mortgages and securities	93,450 10	106,059 41	114,689 96	120,258 04
Premiums paid on bonds				
Overdrafts	645 72	258 21	1,958 33	1,922 55
Banking house	8,000 00	8,000 00	8,000 00	8,000 00
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate	2,000 00	2,000 00	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities)				
Items in transit	3,017 44	2,124 15	1,344 33	625 69
United States bonds				
Due from banks in reserve cities	44,642 68	29,940 61	18,840 32	22,788 23
Exchanges for clearing house				
U. S. and National bank currency	5,309 00	5,870 00	2,610 00	5,091 00
Gold coin	5,570 00	4,910 00	5,605 00	5,920 00
Silver coin	669 35	466 20	229 20	516 00
Nickels and cents	75 68	130 69	149 29	140 88
Checks, cash items and internal revenue account	805 68	235 87	230 39	3,300 21
Totals	$290,818 46	$291,668 21	$290,717 27	$299,343 42
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	7,436 80	6,326 15	7,263 30	3,488 07
Dividends unpaid				
Commercial deposits subject to check	39,655 64	34,391 20	29,573 77	29,467 97
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	145,401 42	152,016 05	156,423 03	168,001 62
Savings certificates of deposit	38,324 60	38,934 81	37,457 17	38,385 76
Notes and bills rediscounted				
Bills payable				
Totals	$290,818 46	$291,668 21	$290,717 27	$299,343 42

No. 145.

NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

Organized December 10, 1892.

L. W. SIMMONS, *President*; E. A. CHAPMAN, FRANK A. MILLER, *Vice Presidents*; L. A. BABBITT, *Cashier*.

DIRECTORS.—Erwin A. Chapman, Lawrence W. Simmons, Frank A. Miller, Charles H. Coldren, George D. Spencer, T. G. Richardson, R. C. Yerkes.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$131,653 41	$126,243 69	$119,268 56	$120,361 06
Bonds, mortgages and securities	99,377 01	98,753 02	111,213 02	116,644 46
Premiums paid on bonds				
Overdrafts	268 03	134 42	17	6 99
Banking house	7,400 00	7,400 00	7,400 00	7,400 00
Furniture and fixtures	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate	3,100 00	3,100 00	3,100 00	3,100 00
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	39,328 74	42,239 47	43,518 60	43,175 03
Exchanges for clearing house				
U. S. and National bank currency	4,772 00	7,098 00	8,786 00	5,717 00
Gold coin	8,010 00	8,005 00	8,005 00	8,020 00
Silver coin	510 00	870 00	525 00	535 00
Nickels and cents	343 88	420 61	299 14	524 47
Checks, cash items and internal revenue account	185 75	78 29	102 54	33 00
Totals	$298,448 82	$297,842 50	$305,718 03	$309,017 01
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid	2,779 83	3,971 25	3,994 68	3,558 09
Dividends unpaid				
Commercial deposits subject to check	59,652 64	46,924 82	59,676 04	62,884 05
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding		3,000 00		
Savings deposits	106,512 61	109,647 36	109,185 51	111,923 88
Savings certificates of deposit	101,503 74	106,299 07	104,861 80	102,650 99
Notes and bills rediscounted				
Bills payable				
Totals	$298,448 82	$297,842 50	$305,718 03	$309,017 01

No. 349.

THE ONAWAY STATE BANKING COMPANY, ONAWAY.

Organized August 6, 1906.

C. H. OSGOOD, *President;* J. E. GUMM, *Vice President;* FRANK D. HUGHES, *Cashier.*

DIRECTORS.—C. H. Osgood, J. E. Gumm, Frank D. Hughes, Francis Faircloth, James Finan.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	.....	.....	.....	$69,675 06
Bonds, mortgages and securities	.....	.....	.....	.....
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	.....	.....	.....	261 44
Banking house	.....	.....	.....	2,700 00
Furniture and fixtures	.....	.....	.....	2,300 00
Expense	.....	.....	.....	98 83
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	.....	.....	.....	6,142 25
Exchanges for clearing house	.....	.....	.....	4,116 80
U. S. and National bank currency	.....	.....	.....	4,989 00
Gold coin	.....	.....	.....	.....
Silver coin	.....	.....	.....	1,015 30
Nickels and cents	.....	.....	.....	.....
Checks, cash items and internal revenue account	.....	.....	.....	.....
Total	.....	.....	.....	$91,298 68
Liabilities.				
Capital stock paid in	.....	.....	.....	$23,100 00
Surplus fund	.....	.....	.....	.....
Undivided profits. (Less current expenses, interest and taxes paid)	.....	.....	.....	28 39
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	.....	.....	19,802 01
Commercial certificates of deposit	.....	.....	.....	39,217 51
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	9,150 77
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Total	.....	.....	.....	$91,298 68

No. 280.

ONAWAY STATE SAVINGS BANK, ONAWAY.

Organized September 15, 1903.

A. V. HINKLEY, *Vice President;* J. FRANK MOFFORD, *Cashier;* GEO. W. PREGITZER, *Assistant Cashier.*

DIRECTORS.—E. J. Lobdell, A. V. Hinkley, Wm. Greenfield, P. H. Mahoney, Geo. W. Glasier, Wm. B. Gregg, Daniel Mahoney, Thos. W. Barry.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$61,482 29	$59,238 04	$66,920 29	$61,492 44
Bonds, mortgages and securities	15,196 10	15,251 10	12,840 55	22,625 15
Premiums paid on bonds				
Overdrafts	301 09	325 46		
Banking house	6,289 56	6,289 56	6,289 56	6,289 56
Furniture and fixtures	2,361 25	2,361 25	2,361 25	2,361 25
Other real estate	1,500 00	1,500 00	1,500 00	1,500 00
Due from other banks and bankers (not reserve cities)	1,374 17	341 08	2,225 36	1,908 04
Items in transit				
United States bonds				
Due from banks in reserve cities	10,501 65	12,800 26	11,109 84	13,205 84
Exchanges for clearing house				
U. S. and National bank currency	2,117 00	5,053 00	3,057 00	2,916 00
Gold coin	15 00	425 00	725 00	962 50
Silver coin	1,357 75	1,640 65	2,113 15	2,364 55
Nickels and cents	16	36	290 02	24
Checks, cash items and internal revenue account	3,302 38	3,399 18	3,417 44	2,497 84
Totals	$105,798 40	$108,624 94	$112,849 46	$118,123 41
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid	536 49	1,018 92	1,681 78	2,324 86
Dividends unpaid				
Commercial deposits subject to check	38,884 77	32,299 29	29,927 80	38,916 02
Commercial certificates of deposit	7,945 53	7,367 32	5,699 93	4,749 45
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	24,992 51	32,329 34	34,975 94	33,989 73
Savings certificates of deposit	5,439 10	7,610 07	12,564 01	10,143 35
Notes and bills rediscounted				
Bills payable				
Totals	$105,798 40	$108,624 94	$112,849 46	$118,123 41

No. 190.

ORION STATE BANK, ORION.

Organized July 28, 1896.

IRA CARPENTER, *President;* ALF. G. HADDRILL, *Vice President;* LEE EARLE, *Cashier.*

DIRECTORS.—Ira Carpenter, Alf. G. Haddrill, Samuel A. Flumerfelt, Geo. Swayze, Powell Carpenter, A. S. Laird, L. B. Kelly.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$42,614 89	$42,072 86	$49,468 43	$53,695 74
Bonds, mortgages and securities	100,557 85	106,457 85	101,698 63	112,968 80
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	21 45	237 68	6 47	27 65
Banking house	.....	.....	4,000 00	4,300 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	.....	.....	950 50	1,014 65
Due from other banks and bankers (not reserve cities)	6,847 00	6,824 90	13,407 69	13,970 84
Items in transit	107 70	.....	211 23	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	14,306 47	14,933 77	16,617 10	13,800 33
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	5,275 00	4,607 00	6,073 00	5,001 00
Gold coin	2,200 00	2,370 00	3,235 00	3,100 00
Silver coin	754 00	576 00	415 00	1,676 00
Nickels and cents	138 49	117 13	130 27	200 51
Checks, cash items and internal revenue account	333 40	220 67	26 00	1,226 16
Totals	$174,156 25	$179,417 86	$197,239 32	$211,981 68
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	12,000 00	12,000 00	12,000 00	14,000 00
Undivided profits, less current expenses, interest and taxes paid	514 92	2,314 69	2,943 07	1,786 89
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	17,766 97	19,309 35	20,246 07	21,894 47
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	34,998 71	35,120 34	39,957 08	43,550 40
Savings certificates of deposit	93,875 65	95,673 48	107,093 10	115,749 92
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$174,156 25	$179,417 86	$197,239 32	$211,981 68

No. 199.

STATE SAVINGS BANK OF OVID, OVID.

Organized October 18, 1897.

WM. R. SHAW, *President;* MARCUS L. TAFT, *Vice President;* JOHN H. ROBSON, *Cashier.*

DIRECTORS.—Henry A. Potter, O. B. Campbell, Wm. R. Shaw, Absalom Woodworth, John H. Robson, M. L. Taft, W. H. Robson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$93,116 34	$103,634 53	$85,948 70	$99,695 50
Bonds, mortgages and securities	46,618 60	48,668 60	55,413 60	51,593 60
Premiums paid on bonds				
Overdrafts	322 56	205 11	439 80	923 40
Banking house	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate				
Due from other banks and bankers (not reserve cities)		547 24	639 17	539 82
Items in transit	174 52			
United States bonds				
Due from banks in reserve cities	27,268 12	5,273 60	13,138 78	15,479 78
Exchanges for clearing house				
U. S. and National bank currency	8,151 00	6,258 00	5,836 00	6,896 00
Gold coin	2,550 00	2,515 00	2,525 00	2,565 00
Silver coin	1,982 35	1,098 25	1,166 05	1,919 25
Nickels and cents	161 74	109 57	110 25	89 07
Checks, cash items and internal revenue account				
Totals	$185,045 23	$173,009 90	$169,917 35	$184,401 42
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	553 76	1,183 72	2,455 69	1,025 99
Dividends unpaid	40 00			
Commercial deposits subject to check	45,408 13	30,023 86	30,101 85	32,185 51
Commercial certificates of deposit	91,906 34			
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	17,137 00	16,491 23	16,713 58	17,971 09
Savings certificates of deposit		95,311 09	90,646 23	102,218 83
Notes and bills rediscounted				
Bills payable				
Totals	$185,045 23	$173,009 90	$169,917 35	$184,401 42

No. 185.

CITIZENS' SAVINGS BANK OF OWOSSO, OWOSSO.

Organized February 10, 1896.

I. H. KEELER, *President;* WILLIAM H. BIGELOW, *Vice President;* G. L. TAYLOR, *Cashier.*

DIRECTORS.—I. H. Keeler, Willis E. Hall, James W. Simmons, Martin C. Dawes, Albert Todd, Rudolph Colby, Geo. L. Keeler, M. S. Keeler, William H. Bigelow.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$248,108 93	$290,515 46	$286,832 04	$301,757 06
Bonds, mortgages and securities	196,661 94	199,902 94	214,607 69	224,583 63
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	1,319 28	859 10	1,134 01	688 68
Banking house	17,848 56	17,800 00	17,800 00	17,800 00
Furniture and fixtures	3,000 00	3,057 44	3,448 06	3,448 06
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	19,291 91	14,767 82	34,562 86	5,525 38
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	86,966 59	74,101 80	57,567 96	72,514 55
Exchanges for clearing house	701 89	1,512 79	6,258 32	15,775 04
U. S. and National bank currency	29,029 00	23,911 00	34,625 00	23,666 00
Gold coin	6,405 00	10,260 00	7,420 00	12,490 00
Silver coin	4,208 00	5,412 00	5,627 00	4,901 00
Nickels and cents	317 48	253 84	221 10	306 81
Checks, cash items and internal revenue account	2,526 63	1 50	.....	12 50
Totals	$616,385 21	$642,355 69	$670,104 04	$683,468 71
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	4,600 00	4,600 00	4,600 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	1,580 29	2,284 08	3,544 29	2,228 22
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	126,789 28	107,924 87	102,475 48	83,025 12
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	47 28	28 54	.....	13 00
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	153,861 29	173,374 15	171,993 80	178,131 89
Savings certificates of deposit	279,507 07	304,144 05	337,490 47	365,070 48
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$616,385 21	$642,355 69	$670,104 04	$683,468 71

No. 112.

OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

CHARLES E. RIGLEY, *President;* CHARLES W. GALE, *Vice President;* A. D. WHIPPLE, *Cashier;* G. H. SWEET, *Assistant Cashier.*

DIRECTORS.—Charles E. Rigley, William A. Woodard, Charles W. Gale, Geo. T. Mason, W. M. Kilpatrick, Wade B. Camburn, E. F. Dudley.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$263,784 36	$287,503 35	$295,682 82	$264,958 36
Bonds, mortgages and securities	212,016 34	212,844 65	209,848 05	230,345 40
Premiums paid on bonds				
Overdrafts	2,760 56	1,512 46	1,099 25	784 53
Banking house	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate	12,524 00	12,824 00	17,440 94	10,775 00
Due from other banks and bankers (not reserve cities)				
Items in transit	13,284 43	7,789 34	5,538 78	5,051 36
United States bonds				
Due from banks in reserve cities	107,974 33	113,906 89	126,477 91	195,487 39
Exchanges for clearing house				
U. S. and National bank currency	21,461 00	15,703 00	13,346 00	16,149 00
Gold coin	13,583 40	16,503 40	21,868 40	18,105 00
Silver coin	6,637 40	4,573 95	4,403 75	5,504 40
Nickels and cents	268 87	262 76	87 32	87 26
Checks, cash items and internal revenue account	981 73	1,460 07	1,037 82	1,112 46
Totals	$671,276 42	$690,833 87	$712,831 04	$764,360 16
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	13,500 00	13,500 00	13,500 00	14,000 00
Undivided profits, less current expenses, interest and taxes paid	1,435 33	3,380 00	6,205 14	3,691 90
Dividends unpaid				
Commercial deposits subject to check	118,222 36	103,393 73	127,422 63	151,511 57
Commercial certificates of deposit				
Due to banks and bankers			550 05	
Certified checks				
Cashier's checks outstanding				
Savings deposits	204,139 77	226,622 48	220,591 48	224,231 79
Savings certificates of deposit	233,978 96	243,937 66	244,561 74	270,924 90
Notes and bills rediscounted				
Bills payable				
Totals	$671,276 42	$690,833 87	$712,831 04	$764,360 16

No. 328.

THE FARMERS' STATE BANK OF OXFORD.

Organized November 25, 1905.

G. W. MacKinnon, *President;* J. B. Shoemaker, Mark L. Hagle, *Vice Presidents;* W. W. Lyons, *Cashier.*

Directors.—G. W. MacKinnon, J. B. Shoemaker, P. Ensley, Theo. C. V. Kline, Mark L. Hagle, Frank E. Drainer, W. W. Lyons.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$27,692 58	$33,627 80	$36,499 98	$40,524 69
Bonds, mortgages and securities	3,115 00	5,940 00	11,423 53	18,137 54
Premiums paid on bonds				
Overdrafts	2 41		50 26	1 93
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	2,000 00	2,070 00	2,070 00	2,070 00
Expense	3 19			
Other real estate				
Due from other banks and bankers (not reserve cities)			5,000 00	1,000 00
Items in transit	1,949 39	1,442 49	703 62	366 87
United States bonds				
Due from banks in reserve cities	2,252 00	6,418 83	9,553 41	13,135 41
Exchanges for clearing house				
U. S. and National bank currency	2,012 00	1,622 00	4,371 00	3,709 00
Gold coin	910 00	190 00	895 00	1,085 00
Silver coin	314 95	705 60	834 90	932 16
Nickels and cents	19 50	30 04	60 03	64 00
Checks, cash items and internal revenue account	254 88	783 76	156 05	283 42
Totals	$43,525 90	$55,830 52	$74,617 78	$84,310 02
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid		95 84	125 06	273 60
Dividends unpaid				
Commercial deposits subject to check	5,251 51	7,690 42	14,454 45	13,112 75
Commercial certificates of deposit			23,330 99	33,602 37
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	8,529 89	12,346 74	16,707 28	17,321 30
Savings certificates of deposit	9,744 50	15,697 52		
Notes and bills rediscounted				
Bills payable				
Totals	$43,525 90	$55,830 52	$74,617 78	$84,310 02

No. 34.

OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

WILLIAM J. TUNSTEAD, *President*; C. L. RANDALL, *Vice President*; CLARENCE E. STANTON, *Cashier*.

DIRECTORS.—William J. Tunstead, C. L. Randall, Clarence E. Stanton, R. H. Glaspie, Wm. Reed.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$158,880 13	$169,275 38	$212,286 68	$229,538 26
Bonds, mortgages and securities	171,099 12	171,581 92	179,978 92	174,895 71
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	37 45	66 52	94 91	63 65
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	.....	.....	.....	.....
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	1,080 67	928 41	1,026 43	785 94
Items in transit	10,022 81	12,311 30	5,134 86	2,093 16
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	55,457 96	53,813 21	55,806 60	41,883 71
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	8,597 00	6,830 00	5,935 00	4,649 00
Gold coin	7,127 50	9,300 00	11,645 00	13,635 00
Silver coin	1,509 00	1,614 55	782 05	755 75
Nickels and cents	512 76	483 40	357 69	254 75
Checks, cash items and internal revenue account	168 92	200 94	1,127 58	186 46
Totals	$417,493 32	$429,405 63	$477,175 72	$471,741 39
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Guarantee fund	10,000 00	10,000 00	10,000 00	10,000 00
Surplus fund	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid	5,615 18	6,921 00	9,201 40	6,864 53
Dividends unpaid	250 00	.....	.....	.....
Commercial deposits subject to check	35,483 36	29,359 74	30,926 44	30,887 86
Commercial certificates of deposit	2 50	2 50	10,002 50	10,002 50
Due to banks and bankers	1,190 44	7,755 09	19,490 43	13,533 41
Certified checks	20 00	20 52	10 00	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	185,966 94	198,941 30	210,666 34	214,466 83
Savings certificates of deposit	118,964 90	116,405 48	126,878 61	125,986 26
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$417,493 32	$429,405 63	$477,175 72	$471,741 39

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

M. L. DECKER, *President;* J. J. WOODMAN, *Vice President;* JOHN W. FREE, *Cashier;* J. B. SHOWERMAN, *Assistant Cashier.*

DIRECTORS.—M. L. Decker, W. R. Sellick, J. J. Woodman, L. H. Titus, J. W. Free, E. A. Wildey, W. J. Barnerd, B. I. Warner.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$117,091 06	$118,938 65	$132,541 93	$120,428 15
Bonds, mortgages and securities	61,978 24	56,461 89	56,506 89	56,606 89
Premiums paid on bonds				
Overdrafts	223 23	281 01	307 95	596 80
Banking house				
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate	3,100 00	3,100 00	3,100 00	3,100 00
Due from other banks and bankers (not reserve cities)				
Items in transit	705 00	399 00	4,210 00	230 00
United States bonds				
Due from banks in reserve cities	66,812 49	18,714 88	29,785 23	23,603 18
Exchanges for clearing house				
U. S. and National bank currency	5,177 00	3,226 00	2,831 00	4,038 00
Gold coin	8,020 00	7,010 00	7,025 00	7,045 00
Silver coin	1,265 80	1,660 55	1,551 20	1,196 80
Nickels and cents	211 66	121 70	103 95	406 30
Checks, cash items and internal revenue account	362 45	333 12	581 45	433 00
Totals	$267,446 93	$212,746 80	$241,044 60	$220,184 12
Liabilities.				
Capital stock paid in	$40,000 00	$40,000 00	$40,000 00	$40,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	385 48	1,548 62	2,212 20	383 36
Dividends unpaid				
Commercial deposits subject to check	93,676 34	38,694 81	67,948 27	45,273 32
Commercial certificates of deposit	128,385 11	127,503 37	125,771 13	128,527 44
Due to banks and bankers				
Certified checks			113 00	
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$267,446 93	$212,746 80	$241,044 60	$220,184 12

No. 247.

STATE SAVINGS BANK OF PECK, PECK.

Organized October 7, 1901.

JAMES FOSTER, *President;* LEWIS E. COCHRAN, *Vice President;* IRA BRICKER, *Cashier;* HOWARD FOSTER, *Assistant Cashier.*

DIRECTORS.—James Foster, Lewis E. Cochran, Harry M. Waterman, Harry E. Palmer, James McColl, Ira Bricker.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$81,461 46	$92,881 80	$97,562 98	$102,791 49
Bonds, mortgages and securities	6,822 12	6,624 62	10,560 30	10,160 30
Premiums paid on bonds				
Overdrafts	8 52	235 69	93 04	513 01
Banking house				
Furniture and fixtures	2,076 40	2,101 35	2,101 35	2,101 35
Other real estate				
Due from other banks and bankers (not reserve cities)			5,000 00	5,000 00
Items in transit		90 00	140 00	
United States bonds				
Due from banks in reserve cities	32,989 73	23,814 50	20,471 38	15,286 94
Exchanges for clearing house				
U. S. and National bank currency	4,898 00	3,929 00	4,460 00	5,678 00
Gold coin	795 00	615 00	700 00	1,035 00
Silver coin	1,005 40	1,340 35	1,230 60	602 80
Nickels and cents	98 84	95 27	86 31	56 26
Checks, cash items and internal revenue account	34 59	1,524 89	711 00	590 00
Totals	$130,190 06	$133,252 47	$143,116 96	$143,815 15
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid	8,140 85	8,766 20	9,434 86	8,809 70
Dividends unpaid				
Commercial deposits subject to check	22,400 20	15,815 25	20,175 15	22,955 25
Commercial certificates of deposit	65,404 08	74,699 31	80,096 64	79,243 13
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	6,244 93	5,971 71	5,410 31	4,807 07
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$130,190 06	$133,252 47	$143,116 96	$143,815 15

No. 132.

STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

R. S. OLCOTT, *President;* C. H. CALKINS, E. B. DAVIS, *Vice Presidents;* C. M. SPALDING, *Cashier.*

DIRECTORS.—R. S. Olcott, Clifton M. Spalding, C. H. Calkins, Mrs. M. A. Marshall, Eugene Botsford, E. B. Davis.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$40,856 32	$50,721 07	$51,802 43	$55,948 51
Bonds, mortgages and securities	20,191 80	17,848 80	18,473 80	17,248 80
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	294 19	304 84	293 32	325 96
Banking house	2,200 00	2,200 00	2,200 00	2,200 00
Furniture and fixtures	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate	4,722 25	4,722 25	4,817 33	4,821 83
Due from other banks and bankers (not reserve cities)	8,100 00	.....	.....	.....
Items in transit	.....	.....	.....	1,000 00
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	17,070 60	8,383 94	13,256 67	3,945 70
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	1,129 00	1,942 00	1,666 00	1,343 00
Gold coin	3,990 00	4,120 00	4,112 50	4,067 50
Silver coin	922 15	537 50	498 00	386 85
Nickels and cents	55 49	73 87	63 61	27 43
Checks, cash items and internal revenue account	155 04	.....	35 40	332 82
Totals	$100,886 84	$92,054 27	$98,419 06	$92,848 40
Liabilities.				
Capital stock paid in	$16,000 00	$16,000 00	$16,000 00	$16,000 00
Surplus fund	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits, less current expenses, interest and taxes paid	375 42	466 95	688 81	66 95
Dividends unpaid	210 00	150 00	.....	150 00
Commercial deposits subject to check	27,254 05	24,195 34	22,136 06	18,096 24
Commercial certificates of deposit	49,047 37	43,241 98	51,594 19	50,535 21
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$100,886 84	$92,054 27	$98,419 06	$92,848 40

No. 119.

THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 21, 1891.

LEON CHICHESTER, *President;* GEO. S. RICE, *Vice President;* W. F. HOPKINS, *Cashier.*

DIRECTORS.—Leon Chichester, Geo. S. Rice, Fred I. Chichester. Wm. G. McCune, E. R. Sly.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$305,433 60	$303,531 84	$272,359 89	$286,105 54
Bonds, mortgages and securities	49,674 98	56,697 96	97,782 08	97,241 24
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	931 47	275 21	831 33	2,349 54
Banking house	13,500 00	13,500 00	13,533 50	13,533 50
Furniture and fixtures	3,597 20	3,892 60	3,892 60	3,892 60
Other real estate	1,000 00	1,000 00	1,000 00	1,000 00
Due from other banks and bankers (not reserve cities)	3,798 51	109 99	.....	62 42
Items in transit	.....	.....	236 07	2,316 50
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	41,952 12	29,903 87	21,744 23	68,587 86
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	5,306 00	13,666 00	9,058 00	29,130 00
Gold coin	3,381 05	2,033 55	5,183 55	7,065 52
Silver coin	9,253 00	5,694 25	6,021 25	5,500 75
Nickels and cents	1,330 48	1,284 33	805 72	509 60
Checks, cash items and internal revenue account	1,308 79	3,155 78	2,441 19	6,254 19
Totals	$440,467 20	$434,744 88	$434,889 41	$523,549 26
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	25,418 29	26,843 83	26,545 39	24,382 47
Dividends unpaid	150 00	.....	.....	.....
Commercial deposits subject to check	173,477 80	142,687 01	136,584 52	209,676 85
Commercial certificates of deposit	878 96	878 96	788 96	788 96
Due to banks and bankers	4,000 00	3,902 89	21,450 28	18,791 33
Certified checks	.....	.....	181 00	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	88,895 13	96,904 53	100,709 46	106,040 63
Savings certificates of deposit	87,647 02	87,010 28	87,356 64	103,869 02
Notes and bills rediscounted	.....	16,517 38	1,273 16	.....
Bills payable	.....	.....	.....	.....
Totals	$440,467 20	$434,744 88	$434,889 41	$523,549 26

No. 348.

THE PIGEON STATE BANK, PIGEON.

Organized August 14, 1906.

IRA ARNOT, *President;* JOHN BLOWER, *Vice President;* SILAS MARK, *Cashier;* L. M. DICKINSON, *Assistant Cashier;* E. M. MARK, *Manager.*

DIRECTORS.—Ira Arnot, John Blower, E. M. Mark, Silas Mark, Robert J. Arnot.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts				$6,577 76
Bonds, mortgages and securities				
Premiums paid on bonds				
Overdrafts				
Banking house				1,195 37
Furniture and fixtures				166 10
Other real estate				
Due from other banks and bankers (not reserve cities)				4,822 78
Items in transit				
United States bonds				
Due from banks in reserve cities				6,325 67
Exchanges for clearing house				
U. S. and National bank currency				1,805 00
Gold coin				25 00
Silver coin				85 35
Nickels and cents				06
Checks, cash items and internal revenue account				
Totals				$21,003 09
Liabilities.				
Capital stock paid in				$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				10 46
Dividends unpaid				
Commercial deposits subject to check				794 63
Commercial certificates of deposit				198 00
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals				$21,003 09

No. 282.

CITIZENS' STATE BANK, PLAINWELL.

Organized October 27, 1903.

JOHN N. RANSOM, *President;* J. W. GILKEY, *Vice President;* A. I. SHEPARD, *Cashier;* C. E. PELL, *Assistant Cashier.*

DIRECTORS.—J. N. Ransom, T. G. Bachelder, E. P. Hackley, E. W. Bowman, F. F. Patterson, A. I. Shepard, J. W. Gilkey.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$106,808 55	$123,154 68	$116,051 01	$124,734 83
Bonds, mortgages and securities	50,966 25	66,041 25	70,863 75	74,203 75
Premiums paid on bonds	471 25	730 75	740 75	700 00
Overdrafts	311 75	209 35	161 14	147 19
Banking house	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures	1,996 69	1,996 69	1,996 69	1,996 69
Other real estate				
Due from other banks and bankers (not reserve cities)	8,458 95	6,909 44	7,501 01	4,790 13
Items in transit	3,311 00	3,432 87	4,841 18	400 00
United States bonds				
Due from banks in reserve cities	46,453 82	25,267 85	33,591 04	36,191 16
Exchanges for clearing house				
U. S. and National bank currency	3,881 00	2,741 00	3,907 00	4,623 00
Gold coin	4,245 00	4,670 00	4,496 00	3,325 00
Silver coin	1,453 75	1,192 45	677 60	799 20
Nickels and cents	109 85	111 48	85 48	94 63
Checks, cash items and internal revenue account	1,444 46	561 02	3,742 42	1,709 14
Totals	$233,411 82	$240,518 83	$252,155 07	$257,214 72
Liabilities.				
Capital stock paid in	$24,000 00	$24,000 00	$24,000 00	$24,000 00
Surplus fund	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid	187 44	1,364 41	1,318 22	1,168 01
Dividends unpaid	90 00	15 00		9 00
Commercial deposits subject to check	48,629 73	51,297 74	52,532 14	66,898 35
Commercial certificates of deposit	137,094 14	138,351 05	151,058 41	145,533 94
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	21,410 51	23,490 63	21,246 30	17,605 42
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$233,411 82	$240,518 83	$252,155 07	$257,214 72

No. 99.

PLYMOUTH UNITED SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

C. A. FISHER, *President;* T. V. QUACKENBUSH, *Vice President;* E. K. BENNETT, *Cashier;* C. S. BUTTERFIELD, *Assistant Cashier.*

DIRECTORS.—Wm. Livingstone, C. A. Fisher, J. B. Tillotson, George S. Van Sickle, T. V. Quackenbush, E. K. Bennett, W. O. Allen, T. C. Sherwood, Hoyt Post, D. D. Allen, O. A. Fraser, P. Van Voorhies, John Henderson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$216,300 52	$204,489 47	$248,430 75	$250,443 51
Bonds, mortgages and securities	173,155 00	175,345 00	160,220 00	158,095 00
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	296 31	198 96	10 98	.....
Banking house	5,500 00	5,500 00	5,500 00	5,400 00
Furniture and fixtures	3,400 00	3,400 00	3,400 00	3,300 00
Other real estate	11,187 36	11,187 36	7,187 36	7,187 36
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	1,220 31	2,830 14	528 03
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	61,444 32	58,870 58	53,515 13	52,371 87
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	9,926 00	12,755 00	10,486 00	10,601 00
Gold coin	9,473 50	8,763 50	8,548 50	9,583 50
Silver coin	1,623 15	1,763 30	1,570 65	1,447 95
Nickels and cents	93 36	159 81	165 30	160 94
Checks, cash items and internal revenue account	81 79	314 05	556 21	421 09
Totals	$492,481 31	$483,967 34	$502,421 02	$499,540 25
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits, less current expenses, interest and taxes paid	3,404 24	5,806 74	6,604 31	5,268 49
Dividends unpaid	96 00	.....	.....	75 00
Commercial deposits subject to check	69,250 50	59,885 87	82,102 92	73,348 59
Commercial certificates of deposit	105 00	105 00	105 00	105 00
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	237,830 36	236,050 39	230,361 66	232,564 08
Savings certificates of deposit	91,795 21	92,119 34	93,247 13	98,179 09
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$492,481 31	$483,967 34	$502,421 02	$499,540 25

No. 275.

AMERICAN SAVINGS BANK, PONTIAC.

Organized April 28, 1903.

H. S. CHAPMAN, *President;* ALBERT G. GRIGGS, *Vice President;* A. F. NEWBERRY, *Cashier.*

DIRECTORS.—Fred B. Giddings, F. J. Poole, Oliver Perry, E. H. Farmer, A. G. Griggs, G. W. Dickinson, H. S. Chapman, A. F. Newberry, C. A. Burr.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$136,827 07	$123,201 43	$149,945 85	$147,618 27
Bonds, mortgages and securities	129,507 96	142,200 16	153,625 16	188,777 15
Premiums paid on bonds	100 00	100 00	100 00	100 00
Overdrafts	867 00	533 49	230 93	434 71
Banking house				
Furniture and fixtures	6,429 74	6,429 74	6,429 74	6,429 74
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	956 49	185 50	133 00	223 00
United States bonds				
Due from banks in reserve cities	75,532 47	47,562 84	58,799 18	26,600 38
Exchanges for clearing house				1,345 29
U. S. and National bank currency	18,712 00	15,733 00	11,429 00	10,323 00
Gold coin	6,495 00	7,962 50	5,180 00	2,920 00
Silver coin	2,019 00	3,215 00	3,098 50	2,761 00
Nickels and cents	80 96	69 24	49 61	23 57
Checks, cash items and internal revenue account	316 21	571 30	620 03	566 51
Totals	$377,843 90	$352,764 20	$389,641 00	$388,122 62
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	1,500 00	1,500 00	1,500 00	2,000 00
Undivided profits, less current expenses, interest and taxes paid	328 37	3,220 69	2,211 79	830 95
Dividends unpaid	96 00	21 00	15 00	33 00
Commercial deposits subject to check	103,683 32	60,343 69	83,168 39	79,502 49
Commercial certificates of deposit	114,252 11	126,100 70	137,626 30	139,654 81
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	107,984 10	111,578 12	115,119 52	116,011 37
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$377,843 90	$352,764 20	$389,641 00	$388,122 62

No. 146.

FIRST COMMERCIAL BANK, PONTIAC.

Organized December 24, 1892.

A. PARKER, *President;* WILLIAM H. DAWSON, *Vice President;* CHARLES E. WALDO, *Cashier.*

DIRECTORS.—A. Parker, C. G. Freeman, C. M. Crofoot, John H. Patterson, W. H. Dawson, F. G. Jacobs, Charles E. Waldo.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$763,649 86	$777,547 81	$772,812 97	$768,240 94
Bonds, mortgages and securities	250,539 43	264,896 83	259,041 12	304,082 66
Premiums paid on bonds				
Overdrafts	2,068 91	2,196 89	3,240 21	3,449 62
Banking house	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate	9,145 41	8,687 55	8,687 55	8,637 55
Due from other banks and bankers (not reserve cities)				
Items in transit	6,073 91	1,806 50	6,034 68	9,040 78
United States bonds				
Due from banks in reserve cities	109,486 07	135,321 19	233,644 53	189,360 98
Exchanges for clearing house	1,000 00	1,500 00	1,000 00	1,500 00
U. S. and National bank currency	36,720 00	38,694 00	29,655 00	38,389 00
Gold coin	26,710 00	28,122 50	29,035 00	33,277 50
Silver coin	4,980 00	5,300 00	3,000 00	2,400 00
Nickels and cents	607 89	604 11	673 32	791 26
Checks, cash items and internal revenue account	530 80	417 57	314 54	432 96
Totals	$1,222,512 28	$1,276,094 95	$1,358,138 92	$1,370,583 25
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid)	17,021 83	23,688 38	24,528 52	20,954 07
Dividends unpaid	135 00	50 00	50 00	75 00
Commercial deposits subject to check	114,597 67	124,319 50	170,285 28	104,597 03
Commercial certificates of deposit	540,278 83	560,866 78	583,234 24	652,035 73
Due to banks and bankers	1,603 38	1,268 79	2,012 75	751 82
Certified checks			650 00	597 50
Cashier's checks outstanding				
Savings deposits	428,720 07	445,746 00	457,222 63	471,466 60
Savings certificates of deposit	155 50	155 50	155 50	105 50
Notes and bills rediscounted				
Bills payable				
Totals	$1,222,512 28	$1,276,094 95	$1,358,138 92	$1,370,583 25

No. 149.

OAKLAND COUNTY SAVINGS BANK, PONTIAC.

Organized December 29, 1892.

JOSHUA HILL, *President;* H. F. MESSINGER, *Vice President;* F. L. PERRY, *Cashier;* G. F. PERRY, *Assistant Cashier.*

DIRECTORS.—Joshua Hill, H. F. Messinger, Chauncey Brace, J. A. Graley, James A. Jacokes, H. Will Green, S. J. Patterson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$273,941 88	$279,061 85	$270,611 93	$271,448 61
Bonds, mortgages and securities	277,454 62	285,811 99	297,730 70	345,811 80
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	2,430 04	1,627 14	1,214 15	1,972 16
Banking house	6,800 00	6,800 00	6,800 00	6,800 00
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate	1,636 92	1,696 92	1,696 92	1,696 92
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	73 54	15 74	699 35	933 92
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	57,181 95	58,543 94	92,522 30	54,460 94
Exchanges for clearing house	1,347 80	1,858 76	714 89	1,734 24
U. S. and National bank currency	17,599 00	19,723 00	16,410 00	19,935 00
Gold coin	12,630 00	15,335 00	12,446 00	15,559 00
Silver coin	2,659 00	2,737 50	2,438 00	3,302 00
Nickels and cents	281 00	71 40	157 55	157 09
Checks, cash items and internal revenue account	1,861 08	1,817 72	1,804 60	1,693 35
Totals	$658,896 83	$678,100 96	$708,246 39	$728,505 03
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	8,000 00	8,000 00	8,000 00	8,300 00
Undivided profits, less current expenses, interest and taxes paid	258 92	2,218 27	5,030 64	1,653 13
Dividends unpaid	20 00	.....	.....	80 00
Commercial deposits subject to check	64,426 11	69,978 94	87,174 30	90,258 93
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	305,504 14	314,267 34	321,611 89	332,999 74
Savings certificates of deposit	230,687 66	233,636 41	236,429 56	245,213 23
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$658,896 83	$678,100 96	$708,246 39	$728,505 03

No. 211.

PONTIAC SAVINGS BANK, PONTIAC.

Organized November 1, 1898.

S. S. MATTHEWS, *President;* FRANK H. HALE, *Vice President;* CRAMER SMITH, *Cashier.*

DIRECTORS.—Salmon S. Matthews, Frank H. Carroll, Elmer R. Webster, S. J. Tomlinson, Cramer Smith, F. H. Hale, J. W. Smith.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$362,262 57	$385,844 88	$385,133 74	$379,081 48
Bonds, mortgages and securities	277,722 68	282,865 02	290,998 83	293,648 45
Premiums paid on bonds	68 00	68 00	68 00	68 00
Overdrafts	1,289 39	660 07	683 16	921 18
Banking house	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures	4,300 00	4,300 00	4,300 00	4,300 00
Other real estate	10,181 42	10,282 18	10,064 92	10,611 50
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	1,045 13	538 10	1,613 75	2,237 50
United States bonds	1,700 00	1,700 00	1,700 00	1,700 00
Due from banks in reserve cities	123,632 42	106,240 21	81,187 83	87,297 90
Exchanges for clearing house	1,601 92	4,233 27	760 36	1,383 05
U. S. and National bank currency	14,036 00	14,649 00	15,305 00	23,821 00
Gold coin	15,505 00	18,040 00	21,425 00	14,382 50
Silver coin	2,157 00	6,740 00	2,993 10	2,143 80
Nickels and cents	590 35	576 21	604 05	453 47
Checks, cash items and internal revenue account	110 94	9 75	232 96	61 67
Totals	$824,702 82	$845,246 69	$825,570 70	$830,611 50
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	17,000 00	17,000 00	17,000 00	18,000 00
Undivided profits, less current expenses, interest and taxes paid	5,235 02	7,021 32	6,105 06	7,671 33
Dividends unpaid	15 00	282 00	.....	.....
Commercial deposits subject to check	131,349 98	141,365 11	114,885 38	95,410 24
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	53,471 66	54,364 08	56,812 37	44,228 94
Certified checks	1,150 00	.....	300 00	100 00
Cashier's checks outstanding	1 15	85 40	1 65	26 96
Savings deposits	275,942 82	283,976 58	289,539 85	290,702 84
Savings certificates of deposit	290,537 19	291,152 20	290,926 39	324,471 19
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$824,702 82	$845,246 69	$825,570 70	$830,611 50

No. 75.

THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1882.

A. D. BENNETT, *President;* JNO. G. O'NEILL, JAS. A. DAVIDSON, *Vice Presidents;* C. N. RUNNELS, *Cashier;* CHAS. D. BEARD, *Assistant Cashier;* S. W. MCFARLAND, *Auditor.*

DIRECTORS.—A. D. Bennett, John G. O'Neil, Charles A. Ward, J. A. Davidson, Albert Dixon, W. F. Davidson, G. C. Meisel, C. N. Runnels, M. W. Mills.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$986,953 04	$1,005,157 96	$1,046,504 46	$1,094,800 33
Bonds, mortgages and securities	483,648 62	475,491 62	490,402 53	488,435 55
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	250 03	979 98	386 55	5,059 49
Banking house	30,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures	8,000 00	8,000 00	8,000 00	7,681 00
Other real estate	3,000 00	3,000 00	3,000 00	3,000 00
Due from other banks and bankers (not reserve cities)	3,316 38	7,867 63	7,905 49	15,792 71
Items in transit	83,050 06	55,894 22	53,832 95	37,961 41
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	198,131 81	233,502 94	393,653 01	452,619 16
Exchanges for clearing house	16,145 39	15,511 85	60,400 49	13,760 64
U. S. and National bank currency	39,084 00	31,844 00	28,098 00	42,514 00
Gold coin	34,028 00	31,838 00	29,133 00	43,360 00
Silver coin	8,190 00	8,310 00	7,972 00	7,308 00
Nickels and cents	750 00	952 00	937 00	797 28
Checks, cash items and internal revenue account	3,980 30	2,916 56	1,543 16	417,53
Totals	$1,898,527 63	$1,911,266 76	$2,161,768 64	$2,243,507 10
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits, less current expenses, interest and taxes paid	40,614 39	43,189 04	45,523 23	44,617 18
Dividends unpaid	50 00	550 00	.....	625 00
Commercial deposits subject to check	729,858 74	788,007 86	971,443 25	1,025,477 18
Commercial certificates of deposit	73,175 85	70,959 20	88,263 54	60,190 67
Due to banks and bankers	55,266 81	29,349 68	33,893 66	42,474 64
Certified checks	720 51	.....	450 00	300 00
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	823,841 33	804,210 98	847,194 96	894,822 43
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,898,527 63	$1,911,266 76	$2,161,768 64	$2,243,507 10

No. 49.

PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

HENRY MCMORRAN, *President*; *JAMES H. WHITE, *Vice President*;
CHARLES F. HARRINGTON, *Cashier*.

DIRECTORS.—*James H. White, Henry McMorran, Charles F. Harrington, A. C. Gray. Herman W. Stevens.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$275,838 95	$280,053 97	$287,670 56	$299,534 53
Bonds, mortgages and securities	59,097 18	57,179 79	56,369 79	77,770 57
Premiums paid on bonds				
Overdrafts	1,311 71	3,058 97	2,370 43	1,352 21
Banking house				
Furniture and fixtures	1,665 06	1,665 06	1,665 06	1,659 06
Other real estate	9,773 31	9,790 70	9,790 70	9,790 70
Due from other banks and bankers (not reserve cities)				
Items in transit	164 30	52 28	60 00	
United States bonds				
Due from banks in reserve cities	32,835 64	32,501 96	67,985 11	50,407 44
Exchanges for clearing house	1,381 71	1,276 81	50 81	819 22
U. S. and National bank currency	11,338 00	10,182 00	10,806 00	9,424 00
Gold coin	1,145 00	1,137 50	615 00	4,715 00
Silver coin	5,667 00	6,499 75	2,926 25	3,612 35
Nickels and cents	92 38	69 28	96 46	101 00
Checks, cash items and internal revenue account	733 85	2,009 39	3,040 62	2,716 77
Totals	$401,044 09	$405,477 46	$443,446 79	$461,892 85
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid	23,834 52	24,261 73	27,969 03	25,984 35
Dividends unpaid	792 00	40 00	40 00	56 00
Commercial deposits subject to check	48,169 81	50,466 63	76,639 03	91,830 91
Commercial certificates of deposit	34,433 59	35,003 16	33,290 02	25,710 30
Due to banks and bankers				
Certified checks	100 00	1,112 00	1,050 00	1,237 60
Cashier's checks outstanding				
Savings deposits	173,714 17	174,593 94	184,458 71	197,073 69
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$401,044 09	$405,477 46	$443,446 79	$461,892 85

* Deceased—Vacancy not filled.

No. 98.

ST. CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHARLES WELLMAN, *President;* E. G. SPALDING, *Vice President;* FRED T. MOORE, *Cashier.*

DIRECTORS.—Charles Wellman, Silas Armstrong, E. G. Spalding, F. T. Moore, Stephen Moore, Mortimer Willson, S. A. Graham.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$631,756 69	$663,081 21	$697,068 40	$691,090 38
Bonds, mortgages and securities	214,727 94	218,865 98	224,921 86	227,973 18
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	2,675 36	6,343 21	5,355 03	8,939 32
Banking house	16,500 00	18,700 00	18,700 00	18,700 00
Furniture and fixtures	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate	7,500 00	13,000 00	12,000 00	12,000 00
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	10,235 49	9,243 20	16,983 59	5,739 06
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	172,454 52	167,820 74	177,102 93	156,949 87
Exchanges for clearing house	4,513 05	3,842 70	4,082 04	5,866 85
U. S. and National bank currency	30,203 00	15,932 00	28,105 00	13,488 00
Gold coin	24,520 00	22,167 50	30,910 00	9,745 00
Silver coin	3,319 00	2,363 00	2,625 50	2,160 50
Nickels and cents	469 07	360 11	249 27	410 10
Checks, cash items and internal revenue account	1,892 15	6,966 21	3,170 01	6,780 43
Totals	$1,124,766 27	$1,152,687 86	$1,225,273 63	$1,163,842 69
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid	30,010 83	31,626 72	33,337 69	34,706 64
Dividends unpaid	24 00	6 00	228 00	42 00
Commercial deposits subject to check	447,244 43	505,572 73	572,797 67	490,381 25
Commercial certificates of deposit	69,127 66	56,480 16	52,020 95	54,357 17
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	1,150 00	650 00	2,300 07
Cashier's checks outstanding	.....	.....	98 75	.....
Savings deposits	478,359 35	457,852 25	466,140 57	482,055 56
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$1,124,766 27	$1,152,687 86	$1,225,273 63	$1,163,842 69

No. 330.

MAYNARD-ALLEN STATE BANK, PORTLAND.

Organized December 21, 1905.

C. H. MAYNARD, *President*; E. M. ALLEN, *Vice President*; GEO. W. BURHANS, *Cashier*.

DIRECTORS. Charles H. Maynard, Ethel M. Allen, Geo. W. Burhans, Umbra J. Maynard, Fred H. Knox.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$85,001 08	$93,119 48	$111,016 20	$106,638 34
Bonds, mortgages and securities	73,389 50	83,839 50	86,869 50	91,594 50
Premiums paid on bonds				
Overdrafts	3,827 51	1,266 66	2,836 68	1,589 25
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,043 76
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	3,235 53	2,015 36	3,480 00	4,912 59
United States bonds				
Due from banks in reserve cities	31,663 43	62,972 84	46,267 77	27,536 61
Exchanges for clearing house				
U. S. and National bank currency	6 928 00	7,749 00	5,871 00	8,446 00
Gold coin	2,285 00	2,050 00	2,050 00	2,205 00
Silver coin	1,453 65	1,484 30	1,912 15	1,465 30
Nickels and cents	31 82	36 08	14 23	29
Checks, cash items and internal revenue account	80 42	85 55		3 56
Totals	$235 145 43	$264 533 57	$283 317 53	$284 [illegible] 39
Liabilities				
Capital stock paid in	$50 00 00	$50 00 00	$50 00 00	$50 00 00
Surplus fund	20 00 00	20 00 00	20 00 00	20 00 00
Undivided profits, less expenses and taxes paid	309 53	1 [illegible] 53	1 [illegible] 74	2 [illegible] 23
Dividends unpaid				
Individual deposits subject to check	86,873 43	86 [illegible] 42	82 [illegible]	7 [illegible] 32
Demand certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings deposits subject to check	[illegible]	[illegible]	[illegible]	5 [illegible] 49
Notes and bills rediscounted				
Bills payable				
Totals	[illegible]	[illegible]	[illegible]	[illegible]

No. 217.

QUINCY STATE BANK, QUINCY.

Organized August 1, 1899.

F. A. ROETHLISBERGER, *President;* N. H. ANDRUS, *Vice President;* M. S. SEGUR, *Cashier;* PEARL POWER, *Assistant Cashier.*

DIRECTORS.—F. A. Roethlisberger, M. S. Segur, S. M. Golden, Harvey Chase, N. H. Andrus.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$77,026 63	$77,781 64	$80,682 68	$100,468 87
Bonds, mortgages and securities	15,150 00	24,117 34	25,833 34	7,000 00
Premiums paid on bonds				
Overdrafts	20 24	326 76	125 81	130 24
Banking house				
Furniture and fixtures	1,636 00	1,636 00	1,636 00	1,636 00
Other real estate				
Due from other banks and bankers (not reserve cities)	4,290 79	4,870 05	4,962 49	971 66
Items in transit				
United States bonds				
Due from banks in reserve cities	14,877 05	13,231 27	11,519 21	8,150 37
Exchanges for clearing house				
U. S. and National bank currency	5,549 00	4,481 00	5,596 00	3,949 00
Gold coin	3,125 00	3,120 00	3,025 00	3,020 00
Silver coin	1,429 75	1,271 85	835 90	568 35
Nickels and cents	41 46	45 48	109 32	71 52
Checks, cash items and internal revenue account	498 90	243 04	1,538 03	144 76
Totals	$123,644 82	$131,124 43	$135,863 78	$126,110 77
Liabilities.				
Capital stock paid in	$40,000 00	$40,000 00	$40,000 00	$40,000 00
Surplus fund	3,400 00	3,400 00	3,400 00	3,600 00
Undivided profits, less current expenses, interest and taxes paid	2,017 87	2,242 68	3,319 23	2,416 77
Dividends unpaid	27 00	15 00		15 00
Commercial deposits subject to check	23,385 53	25,237 09	15,999 27	14,143 68
Commercial certificates of deposit	54,814 42	60,229 66	73,145 28	65,935 32
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$123,644 82	$131,124 43	$135,863 78	$126,110 77

No. 69.

THE STATE BANK OF READING, READING.

Organized December 27, 1889.

HENRY F. DOTY, *President;* J. W. CHAPMAN, *Vice President;* GEORGE E. TERPENING, *Cashier.*

DIRECTORS.—Adelbert R. Chapman, Henry F. Doty, J. W. Chapman, F. M. Stewart, Eugene K. Meader.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$112,087 16	$114,514 65	$107,557 82	$112,000 58
Bonds, mortgages and securities	38,771 33	40,675 54	40,092 64	40,649 64
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	698 27	1,236 73	996 72	2,607 85
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	1,600 67	1,303 59	3,456 11
Items in transit	1,510 72	1,550 00	8,833 92	3,730 00
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	49,217 01	32,064 06	32,079 34	26,585 14
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	6,099 00	5,670 00	3,415 00	876 00
Gold coin	6,272 50	6,035 00	6,070 00	6,195 00
Silver coin	1,046 00	1,201 00	643 00	863 00
Nickels and cents	60 64	60 01	55 84	85 59
Checks, cash items and internal revenue account	64 75	542 02	280 92	195 45
Totals	$217,027 38	$206,349 68	$202,528 79	$198,444 36
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	11,204 40	12,116 08	13,887 22	9,993 92
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	30,762 74	22,939 48	29,707 38	28,893 56
Commercial certificates of deposit	142,854 14	140,294 12	127,396 69	128,556 88
Due to banks and bankers	1,206 10	.....	386 67	.....
Certified checks	.....	.....	150 83	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$217,027 38	$206,349 68	$202,528 79	$198,444 36

No. 336.

CALUMET STATE BANK, RED JACKET, (CALUMET P. O.).

Organized April 23, 1906.

JOSEPH W. SELDEN, *President;* M. E. O'BRIEN, *Vice President;* SELDEN B. CRARY, *Cashier;* W. H. DAVISSON, *Assistant Cashier.*

DIRECTORS.—Charles A. Anderson, Richard C. Blight, Thomas Hoatson, William C. Kinsman, Alexander Levin, M. E. O'Brien, Louis Sibilsky, Joseph W. Selden, William J. Uren, Edward Ulseth, Joseph Vertin.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	.....	.....	$60,930 89	$137,594 98
Bonds, mortgages and securities	.....	.....	3,985 64	5,813 64
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	.....	.....	7 87	102 10
Banking house	.....	.....	16,000 00	24,953 42
Furniture and fixtures	.....	.....	800 00	1,000 00
Expense and interest paid	.....	.....	339 08	1,439 01
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	.....	.....	10,850 39	14,228 71
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	.....	.....	2,255 00	22,845 00
Gold coin	.....	.....	3,000 00	10,000 00
Silver coin	.....	.....	345 00	1,200 00
Nickels and cents	.....	.....	18 30	24 53
Checks, cash items and internal revenue account	.....	.....	3,722 30	89 87
Totals	.....	.....	$102,254 47	$219,291 26
Liabilities.				
Capital stock paid in	.....	.....	$50,000 00	$100,000 00
Surplus fund	.....	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	.....	.....	40,853 03	73,446 26
Commercial certificates of deposit	.....	.....	530 00	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	500 00	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	5,371 44	10,845 00
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	5,000 00	35,000 00
Bills payable	.....	.....	.....	.....
Totals	.....	.....	$102,254 47	$219,291 26

No. 206.

MACOMB COUNTY SAVINGS BANK, RICHMOND (LENOX P. O.).

Organized September 1, 1898.

JAMES E. WETER, *President;* ANDRE SIMMONS, FRANK W. FENNER, *Vice Presidents;* FRANK J. HIRT, *Cashier.*

DIRECTORS.—Paul J. Ullrich, James E. Weter, Andre Simmons, A. Martin Keeler, George A. Bailey, Frank W. Fenner, Charles Lindke, Oscar C. Lungerhausen, D. L. Rapelje.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$100,139 88	$89,421 37	$92,742 47	$101,287 22
Bonds, mortgages and securities	142,884 86	141,543 86	149,731 51	146,578 75
Premiums paid on bonds				
Overdrafts	240 24	361 35	341 47	139 07
Banking house				
Furniture and fixtures	1,375 00	1,375 00	1,450 00	1,250 00
Other real estate				
Due from other banks and bankers (not reserve cities)	4,249 11	4,016 76	4,154 26	2,986 97
Items in transit	3,222 44	4,475 37	666 32	1,236 12
United States bonds				
Due from banks in reserve cities	61,951 00	65,795 20	58,733 60	70,507 49
Exchanges for clearing house				
U. S. and National bank currency	7,280 00	6,913 00	7,631 00	4,672 00
Gold coin	8,130 00	8,195 00	9,595 00	9,222 50
Silver coin	495 05	2,905 50	2,851 85	2,067 40
Nickels and cents	47 39	517 32	297 31	126 43
Checks, cash items and internal revenue account	1,785 86	313 85	738 06	431 74
Totals	$331,800 83	$325,833 58	$328,932 85	$340,505 69
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	8,248 19	10,724 98	10,718 06	10,823 28
Dividends unpaid	10 00			20 00
Commercial deposits subject to check	28,308 79	32,619 86	38,669 34	37,565 88
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding	4 03			
Savings deposits	185,092 97	178,527 89	187,368 97	197,815 41
Savings certificates of deposit	75,136 85	68,960 85	57,176 48	59,281 12
Notes and bills rediscounted				
Bills payable				
Totals	$331,800 83	$325,833 58	$328,932 85	$340,505 69

No. 332.

THE RIVER ROUGE SAVINGS BANK, RIVER ROUGE.

Organized January 17, 1906.

H. C. BURKE, *President;* E. M. LAMB, *Vice President;* O. C. G. LUTZ, *Cashier.*

DIRECTORS.—H. C. Burke, E. M. Lamb, Emmor Bales, Theophilus Belanger, Columbus A. Labadie, Charles Krause, J. H. Johnson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts		$17,024 20	$27,053 23	$39,374 91
Bonds, mortgages and securities		10,080 00	19,883 00	31,678 00
Premiums paid on bonds				
Overdrafts		108 00	27 65	39 98
Banking house		10,468 53	12,500 00	12,500 00
Furniture and fixtures		1,239 30	2,875 68	2,936 61
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities		14,444 86	7,978 06	6,276 69
Exchanges for clearing house				
U. S. and National bank currency		8,136 00	11,438 00	7,024 00
Gold coin		285 00	50 00	264 50
Silver coin		517 20	360 85	667 35
Nickels and cents		86 90	70 55	129 64
Checks, cash items and internal revenue account		222 15	53 06	81 05
Totals		$62,612 14	$82,290 08	$100,972 73
Liabilities.				
Capital stock paid in		$25,000 00	$25,000 00	$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid		12 94	74 35	367 87
Dividends unpaid				
Commercial deposits subject to check		21,263 92	26,642 02	32,756 49
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits		16,335 28	30,398 71	42,075 77
Savings certificates of deposit			175 00	772 60
Notes and bills rediscounted				
Bills payable				
Totals		$62,612 14	$82,290 08	$100,972 73

No. 224.

THE ROCHESTER SAVINGS BANK, ROCHESTER.

Organized October 18, 1900.

WM. C. CHAPMAN, *President;* MARVIL I. BRABB, *Vice President;* H. J. TAYLOR, *Cashier;* H. A. CASE, *Assistant Cashier.*

DIRECTORS.—Wm. C. Chapman, Harry J. Taylor, John A. Brewer, Marvil I. Brabb, L. E. Bedell, Lewis C. Axford, E. C. Crout.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$122,654 68	$131,570 55	$121,157 43	$145,851 21
Bonds, mortgages and securities	92,359 69	95,760 56	101,742 64	105,629 31
Premiums paid on bonds				
Overdrafts	755 87	357 21	1,407 62	756 77
Banking house	6,500 00	6,500 00	6,500 00	6,500 00
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)	14,177 56	11,670 30	10,252 58	8,237 08
Items in transit	218 38	1,115 27	3,604 25	1,411 10
United States bonds				
Due from banks in reserve cities	17,160 46	19,884 03	28,710 48	19,332 64
Exchanges for clearing house				
U. S. and National bank currency	4,547 00	4,675 00	7,674 00	6,445 00
Gold coin	3,280 00	3,140 00	2,955 00	4,685 00
Silver coin	1,284 65	406 50	704 50	520 90
Nickels and cents	79 13	88 63	93 75	56 87
Checks, cash items and internal revenue account	136 10	165 40	208 41	96 61
Totals	$263,153 52	$275,333 45	$285,010 66	$299,522 49
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	7,078 71	8,045 54	7,919 63	7,473 69
Dividends unpaid				
Commercial deposits subject to check	36,707 04	40,023 72	34,093 04	30,837 01
Commercial certificates of deposit	405 00	651 00	148 19	6 00
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	102,409 21	107,386 73	115,604 47	136,964 13
Savings certificates of deposit	86,553 56	89,226 46	97,245 33	94,241 66
Notes and bills rediscounted				
Bills payable				
Totals	$263,153 52	$275,333 45	$285,010 66	$299,522 49

No. 331.

THE ROCKFORD STATE BANK, ROCKFORD.

Organized January 9, 1906.

E. W. JOHNSON, *President;* JAMES L. SNYDER, A. T. SLAGHT, *Vice Presidents;* D. F. BEVERLY, *Cashier;* E. C. JOHNSON, *Assistant Cashier.*

DIRECTORS.—E. W. Johnson, Dudley E. Waters, Peter Doran, J. L. Snyder, H. C. Hessler, L. E. Sears.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$22,148 86	$22,067 14	$25,818 50	$34,295 92
Bonds, mortgages and securities	6,481 37	11,261 37	18,205 19	20,040 19
Premiums paid on bills receivable	.....	212 45	52 45	.....
Overdrafts	119 66	297 02	423 04	152 26
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Premium account	333 97	.....	.....	.....
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
Over and short account	.....	30 00	10 98	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	13,304 64	14,940 90	17,614 78	7,112 62
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	6,878 00	3,829 00	4,871 00	2,650 00
Gold coin	520 00	600 00	585 00	1,185 00
Silver coin	553 35	318 55	632 85	514 55
Nickels and cents	39 72	72 37	94 61	65 80
Checks, cash items and internal revenue account	162 16	450 00	6 00	27 06
Totals	$55,541 73	$59,078 80	$73,314 40	$71,043 40
Liabilities.				
Capital stock paid in	$10,000 00	$14,060 00	$20,000 00	$20,000 00
Surplus fund	.....	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	44 77	18 45	78 61	27 07
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	17,891 86	13,649 77	17,701 65	16,846 11
Commercial certificates of deposit	9,348 44	6,302 80	4,608 45	3,281 47
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	13,456 42	13,037 95	15,711 14	14,390 06
Savings certificates of deposit	4,800 24	12,009 83	15,214 55	16,508 69
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$55,541 73	$59,078 80	$73,314 40	$71,043 40

No. 194.

ROMEO SAVINGS BANK, ROMEO.

Organized April 30, 1897.

MARVIL I. BRABB, *President;* DWIGHT N. LOWELL, *Vice President;* LEVANT E. BEDELL, *Cashier;* JOHN J. BREWER, *Assistant Cashier.*

DIRECTORS.—Marvil I. Brabb, Henry S. Evans, Levant E. Bedell, Dwight N. Lowell, Moses A. Giddings, J. A. Brewer.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$189,384 61	$206,905 14	$213,852 20	$245,270 98
Bonds, mortgages and securities	246,653 46	243,354 50	244,711 89	240,131 85
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	1,812 26	1,020 17	313 52	1,572 05
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures	.....	.....	.....	.....
Other real estate	10,542 16	10,275 23	10,275 23	10,310 10
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	4,411 25	726 50	1,175 00	3,232 50
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	72,782 87	69,671 94	78,237 61	62,958 19
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	10,157 00	17,282 00	14,958 00	12,668 00
Gold coin	5,432 50	5,590 00	6,340 00	7,235 00
Silver coin	3,686 40	5,330 90	2,773 60	2,918 75
Nickels and cents	276 87	282 55	255 58	144 70
Checks, cash items and internal revenue account	407 32	499 27	1,221 74	284 79
Totals	$550,546 70	$565,938 20	$579,114 37	$591,676 91
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	11,719 23	12,808 26	14,895 72	11,660 86
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	65,842 62	64,482 61	60,053 85	58,417 37
Commercial certificates of deposit	2,121 85	795 38	3,082 24	2,722 24
Due to banks and bankers	.....	.....	.....	.....
Certified checks	661 99	661 99	661 99	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	381,381 61	399,020 28	410,505 56	428,157 14
Savings certificates of deposit	28,819 40	28,169 68	29,915 01	30,719 30
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$550,546 70	$565,938 20	$579,114 37	$591,676 91

No. 25.

BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

BENTON HANCHETT, *President;* D. W. BRIGGS, *Vice President;* ASA W. FIELD, *Cashier;* T. W. STALKER, S. S. ROBY, *Assistant Cashiers.*

DIRECTORS.—Benton Hanchett, D. W. Briggs, Gilbert M. Stark, Ammi W. Wright, Wm. Schuette, A. P. Bliss, Ralph Loveland, F. G. Palmerton, Thomas Jackson, Arthur Hill, W. J. Wickes.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,869,007 60	$1,822,077 04	$1,878,833 38	$1,752,851 17
Bonds, mortgages and securities	300,635 13	303,635 13	280,635 13	263,890 45
Premiums paid on bonds				
Overdrafts	567 63	1,915 62	811 09	772 23
Banking house	29,000 00	29,000 00	29,000 00	29,000 00
Furniture and fixtures	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				1,204 92
Items in transit	46 50	1,100 00	607 55	4,416 88
United States bonds				
Due from banks in reserve cities	309,761 37	293,355 89	240,182 91	281,493 21
Exchanges for clearing house	19,856 87	6,810 88	14,458 04	11,800 67
U. S. and National bank currency	101,491 00	99,276 00	88,443 00	77,378 00
Gold coin	56,370 00	56,520 00	56,670 00	57,530 00
Silver coin	14,603 50	17,482 55	13,397 00	8,564 45
Nickels and cents	1,192 34	1,011 41	896 59	572 02
Checks, cash items and internal revenue account	515 04	182 28	192 56	222 14
Totals	$2,708,046 98	$2,637,366 80	$2,609,127 25	$2,494,696 14
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	175,000 00	175,000 00	175,000 00	200,000 00
Undivided profits, less current expenses, interest and taxes paid	40,668 58	49,556 61	63,509 52	25,614 24
Dividends unpaid	125 00			
Commercial deposits subject to check	1,484,156 63	1,493,722 78	1,450,374 94	1,387,896 92
Commercial certificates of deposit	501,118 78	500,810 45	509,246 56	491,244 15
Due to banks and bankers	306,894 10	217,876 96	204,436 23	188,255 83
Certified checks	83 89	400 00	560 00	1,685 00
Cashier's checks outstanding			6,000 00	
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$2,708,046 98	$2,637,366 80	$2,609,127 25	$2,494,696 14

No. 38.

PEOPLE'S SAVINGS BANK OF SAGINAW, SAGINAW.

Organized November 27, 1886.

JOHN J. RUPP, *President;* GURDON CORNING, *Vice President;* J. F. BOYNTON, *Treasurer.*

DIRECTORS.—G. Corning, John J. Rupp, Jacob Schwartz, William B. Baum, J. F. Boynton, L. P. Mason, H. T. Wickes, R. H. Roys, F. P. Brewer.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$431,395 25	$439,043 59	$470,800 23	$427,244 02
Bonds, mortgages and securities	242,022 90	247,593 30	248,601 09	245,580 84
Premiums paid on bonds	1,562 09	1,557 59	1,208 15	1,071 41
Overdrafts	817 15	988 28	633 33	953 99
Banking house	.....	.....	.....	16,150 00
Furniture and fixtures	2,789 68	2,789 68	2,789 68	2,789 68
Other real estate	1,701 00	1,701 00	1,701 00	1,701 00
Due from other banks and bankers (not reserve cities)	8,878 86	8,878 86	8,986 42	8,986 42
Items in transit	809 55	162 99	1,880 63	2,396 45
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	143,604 29	128,001 11	96,562 30	116,666 13
Exchanges for clearing house	1,086 82	732 29	7,099 20	2,747 07
U. S. and National bank currency	35,414 00	29,436 00	27,483 00	29,675 00
Gold coin	15,495 50	14,365 20	14,525 20	14,327 55
Silver coin	3,018 40	1,902 50	2,280 65	952 90
Nickels and cents	174 18	88 26	50 57	163 11
Checks, cash items and internal revenue account	183 21	311 14	355 63	570 72
Totals	$888,952 88	$877,551 79	$884,957 08	$871,976 29
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits, less current expenses, interest and taxes paid	5,786 29	3,478 20	10,455 01	10,260 79
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	192,048 41	170,070 21	173,388 06	159,887 88
Commercial certificates of deposit	67,979 86	81,215 43	74,801 44	68,010 50
Due to banks and bankers	1,490 99	.....	427 02	2,406 02
Certified checks	.....	.....	.....	.....
Treasurer's checks outstanding	1,111 84	103 19	1,003 19	379 19
Savings deposits	520,535 49	522,684 76	524,882 36	531,031 91
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$888,952 88	$877,551 79	$884,957 08	$871,976 29

No. 84.

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

AARON P. BLISS, *President;* LORENZO T. DURAND, *Vice President.*
CHARLES A. KHUEN, *Secretary and Treasurer.*

DIRECTORS.—Lorenzo T. Durand, Charles E. Brenner, Aaron P. Bliss, Charles A. Khuen, *Aaron T. Bliss, John L. Jackson, Helon B. Allen.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$268,342 62	$275,326 26	$267,200 21	$264,079 81
Bonds, mortgages and securities	479,942 12	483,864 68	489,948 27	495,471 37
Premiums paid on bonds	950 00	950 00	700 00	500 00
Overdrafts	.....	.....	358 31	.....
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,296 00	1,294 00	1,291 00	1,346 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	78 75	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	107,326 70	106,408 27	105,725 75	119,169 94
Exchanges for clearing house	113 55	474 84	124 85	197 61
U. S. and National bank currency	17,154 00	10,740 00	16,266 00	16,558 00
Gold coin	17,020 00	16,865 00	16,770 00	17,155 00
Silver coin	1,869 90	3,332 10	3,902 70	2,439 25
Nickels and cents	182 37	231 03	269 30	213 89
Checks, cash items and internal revenue account	58 65	24 20	60 25	.....
Totals	$894,255 91	$899,589 13	$902,616 64	$917,130 87
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	70,000 00	70,000 00	70,000 00	70,000 00
Undivided profits, less current expenses, interest and taxes paid	7,320 96	8,823 04	15,353 50	10,702 79
Dividends unpaid	180 00	.....	.....	.....
Commercial deposits subject to check	.....	.....	.....	.....
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	300 00	200 00	315 00
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	732,698 06	736,237 87	733,414 30	751,468 12
Savings certificates of deposit	34,056 89	34,228 22	33,648 84	34,644 96
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$894,255 91	$899,589 13	$902,616 64	$917,130 87

* Deceased—Vacancy not filled.

No. 44.

SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized February 7, 1872.

H. C. POTTER, *President;* W. J. BARTOW, *Vice President;* OTTO SCHUPP *Treasurer;* CHARLES M. COPLIN, *Assistant Treasurer.*

DIRECTORS.—Henry C. Potter, Augustus Schupp, James B. Peter, H. C. Potter, Jr., Gilbert M. Stark, Wm. J. Bartow, Charles M. Coplin, Farnham Lyon, Otto Schupp.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$345,758 47	$560,011 26	$651,928 98	$678,808 98
Bonds, mortgages and securities	2,338,534 32	2,149,456 24	2,147,026 24	2,167,386 73
Premiums paid on bonds	25,293 10	25,003 85	24,903 85	25,747 35
Overdrafts	129 14	2 79	245 21	137 21
Banking house	50,000 00	50,000 00	50,000 00	50,000 00
Furniture and fixtures	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate	1,309 16	1,288 00	1,234 35	1,193 07
Due from other banks and bankers (not reserve cities)	6,331 31	6,391 03	9,950 77	8,380 27
Items in transit	1,142 88	2,651 06	230 19	163 60
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	292,067 11	352,798 89	325,518 22	310,250 44
Exchanges for clearing house	5,935 48	1,822 43	9,871 61	4,184 09
U. S. and National bank currency	101,980 00	65,501 00	75,045 00	79,700 00
Gold coin	70,605 00	70,750 00	71,036 41	70,902 50
Silver coin	5,246 50	2,804 90	3,196 60	3,299 75
Nickels and cents	316 78	545 00	200 23	410 11
Checks, cash items and internal revenue account	295 17	84 85	97 82	720 28
Totals	$3,254,944 42	$3,299,111 30	$3,379,585 48	$3,411,284 33
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits, less current expenses, interest and taxes paid	88,505 46	71,021 76	87,717 82	104,982 89
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	167,889 48	163,134 70	260,109 13	294,243 68
Commercial certificates of deposit	133,932 40	173,929 76	168,171 05	132,282 22
Due to banks and bankers	.....	.....	.....	.....
Certified checks	49 50	.....	1,020 00	.....
Cashier's checks outstanding	356 42	2,950 00	1,380 11	2,132 99
Savings deposits	2,664,211 16	2,688,075 08	2,661,187 37	2,677,642 55
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$3,254,944 42	$3,299,111 30	$3,379,585 48	$3,411,284 33

No. 29.

COMMERCIAL AND SAVINGS BANK, SAINT. CLAIR.

Organized October 16, 1886.

CHARLES C. JENKS, *President;* FRANKLIN MOORE, *Vice President;* RUSS S. JENKS, *Cashier;* GEORGE E. WOLVIN, *Assistant Cashier.*

DIRECTORS.—Edward C. Recor, Wm. L. Jenks, John H. Jenks, Franklin Moore, Charles Beyschlag, Charles C. Jenks, J. George Zink.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$216,517 83	$226,599 40	$239,748 55	$262,881 94
Bonds, mortgages and securities	90,886 24	85,452 50	90,874 03	94,381 60
Premiums paid on bonds				
Overdrafts	304 01	819 54	350 30	880 17
Banking house	3,500 00	3,500 00	3,500 00	3,500 00
Furniture and fixtures				
Other real estate	4,000 00	4,000 00	4,000 00	7,000 00
Due from other banks and bankers (not reserve cities)				
Items in transit	1,809 83	35 00		
United States bonds				
Due from banks in reserve cities	62,415 60	36,719 00	50,412 25	40,999 46
Exchanges for clearing house				
U. S. and National bank currency	5,159 00	7,211 00	5,756 00	11,219 00
Gold coin	9,177 50	7,505 00	7,510 00	7,320 00
Silver coin	1,508 60	1,604 55	1,406 35	1,760 40
Nickels and cents	150 61	54 16	66 61	53 21
Checks, cash items and internal revenue account	362 82	118 77	377 44	216 10
Totals	$395,791 44	$373,618 92	$404,001 53	$430,211 88
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	11,453 00	13,052 91	13,140 31	12,735 57
Dividends unpaid				100 00
Commercial deposits subject to check	81,097 18	58,226 98	75,889 89	82,936 92
Commercial certificates of deposit	3,816 66	563 50	4,202 65	4,607 00
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	202,905 15	201,578 25	212,927 40	229,076 97
Savings certificates of deposit	36,519 45	40,197 28	37,841 28	40,755 42
Notes and bills rediscounted				
Bills payable				
Totals	$395,791 44	$373,618 92	$404,001 53	$430,211 88

No. 39.

CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

ALBERT J. BALDWIN, *President;* GALUSHA PENNELL, *Vice President;*
R. C. DEXTER, *Secretary and Treasurer.*

DIRECTORS.—Albert J. Baldwin, Cooley E. Ball, Warner Bunday, P. E. Walsworth, Galusha Pennell, Coleman C. Vaughan, John C. Hicks, Olney P. De Witt, F. A. Percey.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$29,586 86	$31,095 46	$32,386 44	$33,272 51
Bonds, mortgages and securities	353,695,16	353,797 26	349,600 49	349,840 49
Premiums paid on bonds	4,000 00	4,000 00	4,000 00	4,000 00
Overdrafts				
Banking house				
Furniture and fixtures				
Other real estate			1,479 47	1,479 47
Due from other banks and bankers (not reserve cities)	6,597 53	7,200 47	5,117 96	10,819 45
Items in transit				
United States bonds				
Due from banks in reserve cities	64,483 48	64,483 48	74,791 71	60,380 69
Exchanges for clearing house				
U. S. and National bank currency	11,230 00	6,631 00	9,847 00	8,722 00
Gold coin	14,500 00	14,500 00	14,500 00	14,500 00
Silver coin	135 90	132 45	167 45	137 00
Nickels and cents	3 41	90	1 66	1 23
Checks, cash items and internal revenue account	118 00	185 18	176 85	117 22
Totals	$484,350 34	$482,026 20	$492,069 03	$483,270 06
Liabilities.				
Capital stock paid in	$28,000 00	$28,000 00	$28,000 00	$28,000 00
Surplus fund	5,600 00	5,600 00	5,600 00	5,600 00
Undivided profits, less current expenses, interest and taxes paid	4,041 61	3,557 68	7,011 36	4,903 23
Dividends unpaid				
Commercial deposits subject to check				
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks ontstanding				
Savings deposits	390,981 09	383,969 19	393,629 16	392,948 31
Savings certificates of deposit	55,727 64	60,899 33	57,828 51	51,818 52
Notes and bills rediscounted				
Bills payable				
Totals	$484,350 34	$482,026 20	$492,069 03	$483,270 06

No. 45.

STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

O. W. MUNGER, *President;* J. H. CORBIT, *Vice President;* JOHN W. FITZGERALD, *Cashier.*

DIRECTORS.—John H. Corbit, O. W. Munger, Jesse Sullivan, J. W. Fitzgerald, G. E. Corbin, Otis Fuller, Martin Weller, F. A. Travis, J. J. Keiser.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$176,942 15	$178,535 62	$193,178 80	$188,726 03
Bonds, mortgages and securities	156,039 75	160,939 88	164,384 13	165,756 63
Premiums paid on bonds				
Overdrafts	593 12	1,460 70	1,703 90	986 47
Banking house	8,500 00	8,500 00	8,500 00	8,500 00
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate	3,018 54	3,018 54	3,018 54	5,702 91
Due from other banks and bankers (not reserve cities)				
Items in transit	372 00	1,514 00	1,028 47	991 88
United States bonds				
Due from banks in reserve cities	79,612 96	67,879 25	45,619 30	45,714 32
Exchanges for clearing house				
U. S. and National bank currency	17,025 00	14,139 00	14,360 00	11,951 00
Gold coin	6,415 00	6,630 00	6,720 00	6,035 00
Silver coin	2,613 00	2,071 00	2,838 00	2,365 00
Nickels and cents	74 71	42 02	70 06	33 21
Checks, cash items and internal revenue account	116 80	2,984 68	65 08	655 97
Totals	$453,823 03	$450,214 69	$443,986 28	$439,918 42
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,200 00	10,200 00	10,200 00	10,200 00
Undivided profits, less current expenses, interest and taxes paid	5,980 79	7,668 72	9,590 69	6,406 06
Dividends unpaid				
Commercial deposits subject to check	75,736 48	73,638 95	58,684 22	60,289 73
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks	158 00	25 00		
Cashier's checks outstanding				
Savings deposits	173,513 35	172,465 84	178,255 62	178,089 49
Savings certificates of deposit	138,234 41	136,216 18	137,255 75	134,933 14
Notes and bills rediscounted				
Bills payable				
Totals	$453,823 03	$450,214 69	$443,986 28	$439,918 42

No. 31.

THE UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

A. W. WELLS, *President;* JAMES FORBES, *Vice President;* O. O. JORDAN, *Cashier.*
C. B. WINSLOW, *Assistant Cashier.*

DIRECTORS.—A. W. Wells, James Forbes, O. O. Jordan, John H. Graham, Wm. Frick, J. O. Wells, A. J. Wallace.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$191,570 11	$217,757 89	$220,098 46	$196,892 18
Bonds, mortgages and securities	69,875 00	68,125 00	62,775 00	63,675 00
Premiums paid on bonds				
Overdrafts	1,504 65	423 67	515 41	405 48
Banking house	4,850 00	4,850 00	4,850 00	4,900 00
Furniture and fixtures	1,733 10	1,733 10	1,761 92	1,473 78
Other real estate				
Due from other banks and bankers (not reserve cities)	1,733 95	2,049 18	4,812 78	5,315 09
Items in transit				
United States bonds				
Due from banks in reserve cities	136,572 22	80,009 96	68,447 03	170,097 41
Exchanges for clearing house	163 68	676 65	2,678 67	4,384 71
U. S. and National bank currency	25,806 00	26,761 00	25,818 00	30,336 00
Gold coin	5,180 00	3,015 00	4,270 00	4,095 00
Silver coin	2,901 80	2,063 80	2,743 60	4,590 50
Nickels and cents	920 72	848 09	597 38	520 74
Checks, cash items and internal revenue account	58 90	53 50	13 90	68 00
Totals	$442,870 13	$408,366 84	$399,382 15	$486,753 89
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	1,317 21	3,647 76	5,451 71	1,767 42
Dividends unpaid	1,320 00			
Commercial deposits subject to check	354,049 12	319,451 26	312,646 40	390,924 60
Commercial certificates of deposit	26,183 80	25,267 82	21,257 54	33,078 63
Due to banks and bankers				
Certified checks			26 50	975 00
Cashier's checks outstanding				8 24
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$442,870 13	$408,366 84	$399,382 15	$486,753 89

No. 42.

COMMERCIAL SAVINGS BANK OF SAINT LOUIS, SAINT LOUIS.

Organized December 2, 1889.

LEMUEL SAVIERS, *President;* JAMES O. HILTON, *Vice President;* FRED H. BERNARD, *Cashier;* WILLIS G. WEST, *Assistant Cashier.*

DIRECTORS.—J. O. Hilton, A. S. McIntyre, Parker Merrill, Lemuel Saviers, J. W. Bernard, C. C. Barton, N. White, Carl S. Harrington.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$123,593 42	$121,545 02	$141,362 20	$130,208 30
Bonds, mortgages and securities	67,655 25	64,510 25	63,960 25	62,460 25
Premiums paid on bonds	175 00	175 00	175 00	175 00
Overdrafts	520 22	383 53	987 68	1,523 22
Banking house	10,978 42	11,152 60	11,261 34	11,353 04
Furniture and fixtures	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate				
Due from other banks and bankers (not reserve cities)			1,034 26	
Items in transit	454 10	162 41		275 88
United States bonds				
Due from banks in reserve cities	58,077 53	74,480 16	27,756 71	48,010 80
Exchanges for clearing house				
U. S. and National bank currency	13,471 00	9,160 00	11,082 00	11,374 00
Gold coin	375 00	1,040 00	945 00	1,935 00
Silver coin	1,394 00	1,597 75	1,527 25	1,203 00
Nickels and cents	193 00	227 44	224 28	167 57
Checks, cash items and internal revenue account	110 35	94 30	192 00	112 42
Totals	$278,874 41	$286,405 58	$262,385 09	$270,675 60
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	353 72	1,799 94	2,540 52	3,337 28
Dividends unpaid				
Commercial deposits subject to check	55,813 54	60,903 86	37,368 51	46,052 91
Commercial certificates of deposit	5 00	5 00	5 00	5 00
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	46,380 39	52,374 43	55,886 35	56,419 43
Savings certificates of deposit	146,321 76	141,322 35	130,584 71	134,260 98
Notes and bills rediscounted				
Bills payable				
Totals	$278,874 41	$286,405 58	$262,385 09	$270,675 60

No. 197.

GRATIOT COUNTY STATE BANK, SAINT LOUIS.

Organized July 1, 1897.

A. B. DARRAGH, *President;* JOHN FRAZER, *Vice President;* B. A. CHURCH, *Cashier;* F. M. THEDGAR, *Assistant Cashier.*

DIRECTORS.—A. B. Darragh, W. O. Watson, John Frazer, H. J. Tuger, D. E. Harrison.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$82,973 93	$92,042 22	$91,395 55	$106,618 96
Bonds, mortgages and securities	17,601 64	19,368 64	20,598 64	13,508 64
Premiums paid on bonds				
Overdrafts	245 98	441 18	205 09	641 03
Banking house				
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	178 45	304 21	541 69	544 39
United States bonds				
Due from banks in reserve cities	28,517 55	24,180 90	22 596 24	10,595 34
Exchanges for clearing house				
U. S. and National bank currency	7,530 00	6,978 00	7,359 00	5,956 00
Gold coin	1,200 00	1,315 00	1,830 00	1,270 00
Silver coin	2,062 00	1,439 30	540 00	1,125 00
Nickels and cents	160 85	89 72	275 47	196 92
Checks, cash items and internal revenue account		24 94	116 43	
Totals	$141,475 40	$147,184 11	$146,458 11	$141,456 28
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	4,500 00	4,500 00	4,500 00	4,500 00
Undivided profits, less current expenses, interest and taxes paid	42 10	365 30	1,030 48	1,605 28
Dividends unpaid				
Commercial deposits subject to check	51,374 37	58,598 83	52,456 23	43,020 01
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	26,632 78	29,154 05	32,311 74	32,307 57
Savings certificates of deposit	32,918 65	29,565 93	31,159 66	35,023 42
Notes and bills rediscounted	1,007 50			
Bills payable				
Totals	$141,475 40	$147,184 11	$146,458 11	$141,456 28

No. 265.

THE CITIZENS' BANK OF SALINE, SALINE.

Organized October 27, 1902.

W. H. DAVENPORT, *President;* G. L. HOYT, G. C. TOWNSEND, *Vice Presidents;* B. P. DAVENPORT, *Cashier.*

DIRECTORS.—W. H. Davenport, B. P. Davenport, E. A. Hauser, G. L. Hoyt, J. W. Hull, G. C. Townsend, John Gordon.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$134,935 84	$149,675 98	$150,323 65	$157,556 97
Bonds, mortgages and securities	99,591 25	101,991 25	101,923 65	104,848 65
Premiums paid on bonds				
Overdrafts	4 56			8 53
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,000 00	1,900 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	51,915 58	61,672 18	87,605 41	57,013 36
Exchanges for clearing house				
U. S. and National bank currency	7,775 00	9,148 00	8,194 00	9,098 00
Gold coin	6,830 00	6,810 00	6,490 00	7,010 00
Silver coin	978 00	1,061 55	972 95	988 10
Nickels and cents	39 14	63 01	39 59	49 95
Checks, cash items and internal revenue account				
Totals	$304,069 37	$332,421 97	$357,549 25	$338,473 56
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	4,000 00	4,000 00	4,000 00	6,000 00
Undivided profits, less current expenses, interest and taxes paid	11,107 87	12,754 70	14,882 33	13,689 16
Dividends unpaid	15 00			
Commercial deposits subject to check	100,390 90	130,081 38	124,928 63	99,758 98
Commercial certificates of deposit				
Due to banks and bankers		34 00		
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit	163,555 60	160,551 89	188,738 29	194,025 42
Notes and bills rediscounted				
Bills payable				
Totals	$304,069 37	$332,421 97	$357,549 25	$338,473 56

No. 231.

STATE BANK OF SANDUSKY, SANDUSKY.

Organized May 23, 1901.

A. E. SLEEPER, *President;* JAMES MCCAREN, *Vice President;* A. R. SCHELL, *Cashier;* WINIFRED MCCAREN, *Assistant Cashier.*

DIRECTORS.—A. E. Sleeper, A. R. Schell, John P. Niggeman, Jr., Lincoln Avery, James McCaren, John Ryan.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$67,781 21	$71,740 06	$69,753 74	$68,936 00
Bonds, mortgages and securities	13,225 44	13,553 04	15,630 22	9,179 00
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	350 74	397 00	331 20	133 74
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	1,615 50	1,615 50	1,615 50	1,615 50
Other real estate	4,654 34	1,954 34	2,165 76	2,249 76
Due from other banks and bankers (not reserve cities)	.....	623 48	.....	64 96
Items in transit	106 15	407 57	583 66	573 66
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	7,195 77	7,886 22	7,472 08	20,623 94
Exchanges for clearing house	584 61	239 24	273 83	.....
U. S. and National bank currency	3,669 00	3,915 00	3,809 00	2,763 00
Gold coin	1,800 00	2,575 00	2,650 00	3,080 00
Silver coin	686 50	926 25	864 45	338 00
Nickels and cents	15 69	3 52	5 26	1 96
Checks, cash items and internal revenue account	.....	.....	.....	47 82
Totals	$104,744 95	$108,836 22	$108,154 70	$112,607 34
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	2,300 00	2,500 00	2,500 00	2,500 00
Undivided profits, less current expenses, interest and taxes paid	2,660 97	587 34	1,195 23	1,736 60
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	17,931 07	24,700 14	21,828 03	25,640 48
Commercial certificates of deposit	54,036 59	52,757 88	54,675 70	56,064 78
Due to banks and bankers	.....	.....	70 00	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	5,316 32	5,790 86	5,385 74	6,665 48
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	2,500 00	2,500 00	2,500 00	.....
Totals	$104,744 95	$108,836 22	$108,154 70	$112,607 34

No. 200.

TRUMAN MOSS STATE BANK, SANDUSKY.

Organized October 21, 1897.

JULIA H. MILLS, *President;* ELIZABETH MOSS MILLS-ANKETELL, *Vice President;* CHARLES J. OLESON, *Cashier.*

DIRECTORS.—Julia H. Mills, Elizabeth Moss Mills-Anketell, Thomas J. Anketell, John O'Connor, Jeremiah O'Connor.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$85,977 40	$91,036 76	$95,410 30	$101,362 54
Bonds, mortgages and securities	8,010 00	8,060 00	7,845 00	8,770 00
Premiums paid on bonds				
Overdrafts	407 95	373 97	1,150 96	2,501 36
Banking house	1,575 00	1,575 00	1,575 00	1,575 00
Furniture and fixtures	700 00	700 00	700 00	700 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit			540 17	
United States bonds				
Due from banks in reserve cities	21,991 04	9,943 94	10,235 53	8,070 00
Exchanges for clearing house				
U. S. and National bank currency	3,735 00	2,361 00	3,593 00	3,763 00
Gold coin	3,655 00	3,590 00	4,340 00	3,885 00
Silver coin	397 50	523 80	193 50	566 70
Nickels and cents	14 30	29 07	11 38	45 23
Checks, cash items and internal revenue account	155 53	57 83	3 29	43 11
Totals	$126,618 72	$118,251 37	$125,598 13	$131,281 94
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	7,000 00	8,000 00	9,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	2,699 99	2,238 20	2,109 68	1,824 09
Dividends unpaid				
Commercial deposits subject to check	44,837 47	34,698 71	36,897 44	31,979 62
Commercial certificates of deposit	52,081 26	52,690 98	57,591 01	67,412 98
Due to banks and bankers		623 48		65 25
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$126,618 72	$118,251 37	$125,598 13	$131,281 94

No. 225.

SARANAC STATE BANK, SARANAC.

Organized October 16, 1900.

STEPHEN M. CRAWFORD, *President;* LEWIS C. DAVID, *Vice President;* WM. H. HUNT, *Cashier.*

DIRECTORS.—Stephen M. Crawford, Joseph J. Granger, George Liverton, Samuel E. Tucker, Lewis C. David, Hiram N. Lee, A. L. Fleming.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$58,158 93	$52,425 86	$56,501 23	$53,558 86
Bonds, mortgages and securities	88,346 78	85,066 79	83,211 51	80,839 51
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	10	69 75	.....	.....
Banking house	1,200 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures	800 00	1,000 00	1,000 00	1,000 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	25 00	272 75	140 00	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	18,727 82	13,219 15	17,872 83	31,091 48
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	5,415 00	6,659 00	7,196 00	3,719 00
Gold coin	3,000 00	3,000 00	3,000 00	3,000 00
Silver coin	1,393 25	1,084 45	1,384 50	1,414 10
Nickels and cents	35 38	37 06	73 03	72 38
Checks, cash items and internal revenue account	1,079 46	1,119 79	5,112 50	34 97
Totals	$178,181 72	$165,454 60	$176,991 60	$176,230 30
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	2,191 16	2,322 62	2,253 14	1,331 96
Dividends unpaid	.....	.....	.....	40 00
Commercial deposits subject to check	31,572 39	21,258 71	32,102 50	30,379 59
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	119,418 17	116,873 27	117,635 96	119,478 75
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$178,181 72	$165,454 60	$176,991 60	$176,230 30

No. 350.

THE FRUIT GROWER'S STATE BANK OF SAUGATUCK, MICH.

Organized September 3, 1906.

A. B. TAYLOR, *President;* D. MILTON GERBER, *Vice President;* W. R. TAKKEN, *Cashier;* A. B. TAYLOR, JR., *Assistant Cashier.*

DIRECTORS.—A. B. Taylor, W. R. Takken, Fred Wade, D. M. Gerber, E. E. Weed.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts				
Bonds, mortgages and securities				
Premiums paid on bonds				
Overdrafts				
Banking house				
Furniture and fixtures				
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities				
Exchanges for clearing house				
U. S. and National bank currency				
Gold coin				
Silver coin				
Nickels and cents				
Checks, cash items and internal revenue account				
Totals				
Liabilities.				
Capital stock paid in				
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				
Dividends unpaid				
Commercial deposits subject to check				
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals				

No. 269.

CENTRAL SAVINGS BANK, SAULT STE. MARIE.

Organized November 25, 1902.

J. L. LIPSETT, *President;* C. E. AINSWORTH, *Vice President;* THOS. F. KILBY, *Cashier;* A. WESLEY CLARKE, *Assistant Cashier.*

DIRECTORS.—J. L. Lipsett, C. E. Ainsworth, M. N. Hunt, B. Desenberg, Robert N. Adams, F. E. Ketchum, Victor E. Metzger, J. V. Moran, Jay W. Sutton, Wm. M. Everett, R. G. Ferguson, W. H. Peck, H. A. Harrison, Geo. Bridge, Thos. F. Kilby.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$194,264 94	$198,902 30	$232,735 52	$238,588 22
Bonds, mortgages and securities	41,125 50	41,595 50	41,095 50	39,645 50
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	395 18	1,426 41	672 43	390 26
Banking house	.....	.....	.....	.....
Furniture and fixtures	9,016 78	9,042 02	8,038 62	8,038 62
Other real estate	1,400 00	1,400 00	1,400 00	1,400 00
Due from other banks and bankers (not reserve cities)	1,944 19	1,985 69	3,171 29	6,045 54
Items in transit	578 87	714 37	1,457 44	3,548 81
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	40,751 15	47,803 92	67,165 67	54,628 08
Exchanges for clearing house	3,263 25	5,260 79	3,461 31	2,895 93
U. S. and National bank currency	12,354 00	19,982 00	19,692 00	14,556 00
Gold coin	1,392 50	1,107 50	1,580 00	2,477 50
Silver coin	2,952 20	1,268 15	1,457 05	3,798 00
Nickels and cents	164 60	93 69	99 49	233 95
Checks, cash items and internal revenue account	.....	8 63	3 48	7 23
Totals	$309,603 16	$330,590 97	$382,029 80	$376,253 64
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	.....	.....	.....	.....
Undivided profits, less current expenses, interest and taxes paid	7,720 66	7,021 30	7,113 08	10,078 54
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	120,476 98	136,783 49	163,126 19	153,906 44
Commercial certificates of deposit	11,762 79	10,871 25	16,178 25	17,494 15
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	51 95	.....	2,550 00
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	69,642 73	75,862 98	95,612 28	92,224 51
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$309,603 16	$330,590 97	$382,029 80	$376,253 64

No. 54.

SAULT SAVINGS BANK, SAULT STE. MARIE.

Organized November 20, 1886.

GEORGE KEMP, *President;* M. J. WEAVER, *Vice President;* E. L. STANLEY, *Cashier;* D. E. VAN DUSEN, *Assistant Cashier.*

DIRECTORS.—George Kemp, C. E. Ainsworth, W. L. Murdock, J. H. Steere, Wm. Chandler, M. J. Weaver, Frank Perry, M. J. Magee, Henry Hickler, Albert L. Ferguson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$584,132 59	$553,207 12	$604,346 52	$606,649 84
Bonds, mortgages and securities	153,934 72	153,234 72	166,026 72	154,495 44
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	4,915 49	12,014 49	3,235 34	7,489 01
Banking house	35,000 00	35,000 00	35,000 00	35,000 00
Furniture and fixtures	2,000 00	2,110 00	2,113 65	2,113 65
Other real estate	902 69	902 69	902 69	3,868 20
Due from other banks and bankers (not reserve cities)	7,483 31	1,545 28	957 47	54 44
Items in transit	1,119 42	4,775 35	1,261 67	3,484 49
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	113,320 39	208,054 94	50,714 36	118,513 23
Exchanges for clearing house	3,531 40	10,768 27	6,523 24	7,403 86
U. S. and National bank currency	25,717 00	30,038 00	38,385 00	55,150 00
Gold coin	5,215 00	5,325 00	5,380 00	6,630 00
Silver coin	1,696 25	2,389 00	2,339 00	2,089 50
Nickels and cents	307 79	131 64	176 28	290 52
Checks, cash items and internal revenue account	84 00	398 32	153 13	163 15
Totals	$939,360 05	$1,019,894 82	$917,515 07	$1,003,395 33
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid	1,805 54	5,199 07	6,866 36	8,913 29
Dividends unpaid	240 00	.....	.....	200 00
Commercial deposits subject to check	334,154 09	390,964 66	302,781 97	345,435 27
Commercial certificates of deposit	112,246 61	98,193 14	96,291 02	124,894 20
Due to banks and bankers	3,322 91	2,291 77	2,019 21	6,107 16
Certified checks	3,304 20	1,216 93	5,281 93	1,608 43
Cashier's checks outstanding	2,169 79	1 36	136 36	1 36
Savings deposits	322,116 91	337,027 89	344,138 22	381,235 62
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	25,000 00	50,000 00	25,000 00	.....
Totals	$939,360 05	$1,019,894 82	$917,515 07	$1,003,395 33

No. 204.

STATE SAVINGS BANK OF SCOTTVILLE, SCOTTVILLE.

Organized July 29, 1898.

C. W. McPHAIL, *President;* MORRICE L. WILLIAMS, *Vice President;* E. L. COLE, *Cashier.*

DIRECTORS.—C. W. McPhail, M. L. Williams, C. A. McPhail, W. S. Richardson, E. L. Cole,

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$53,118 20	$52,260 84	$54,954 70	$56,080 83
Bonds, mortgages and securities	47,658 37	48,719 23	49,408 45	50,995 12
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	.....	108 25	260 99	24 91
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate	200 00	200 00	200 00	200 00
Due from other banks and bankers (not reserve cities	547 46	3,233 77	2,961 21	1,690 97
Items in transit	208 20	.....	278 01	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	6,435 34	13,076 18	4,677 95	7,949 80
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	5,100 00	4,500 00	4,139 00	5,815 00
Gold coin	.....	.....	5 00	35 00
Silver coin	959 75	500 00	900 00	952 20
Nickels and cents	30 98	82 51	6 12	4 00
Checks, cash items and internal revenue account	502 91	148 39	262 90	157 31
Totals	$121,561 21	$129,629 17	$124,854 33	$130,705 14
Liabilities.				
Capital stock paid in	$15,500 00	$15,500 00	$15,500 00	$15,500 00
Surplus fund	11,500 00	11,500 00	11,500 00	11,500 00
Undivided profits, less current expenses, interest and taxes paid	150 56	1,352 49	2,512 68	3,135 77
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	26,951 52	35,234 23	32,111 46	34,190 67
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	56 15	272 01	173 47	596 51
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	45 25	.....	50 00	.....
Savings deposits	47,104 29	51,039 92	50,049 39	43,310 63
Savings certificates of deposit	13,753 44	14,730 52	12,957 33	18,555 81
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	6,500 00	.....	.....	3,915 75
Totals	$121,561 21	$129,629 17	$124,854 33	$130,705 14

No. 251.

THE SEBEWAING STATE BANK, SEBEWAING.

Organized January 9, 1902.

FRANK W. HUBBARD, *President;* WILLIAM T. BOPE, *Vice President;* J. T. HADWIN, *Cashier;* R. C. JENKS, JR., *Assistant Cashier.*

DIRECTORS.—Frank W. Hubbard, William T. Bope, John Ryan, M. M. Hadwin, J. T. Hadwin.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$24,022 65	$21,997 52	$25,235 33	$27,359 68
Bonds, mortgages and securities	64,443 91	63,179 91	61,118 93	63,080 43
Premiums paid on bonds				
Overdrafts	105 41	221 96	608 18	249 63
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures	1,100 00	1,100 00	1,375 00	1,375 00
Other real estate	400 33	406 24	406 24	406 24
Due from other banks and bankers (not reserve cities)	3,156 70	1,784 88	3,191 24	449 87
Items in transit				
United States bonds				
Due from banks in reserve cities	13,131 65	7,628 87	7,955 00	7,104 41
Exchanges for clearing house				
U. S. and National bank currency	3,927 00	4,689 00	4,298 00	3,328 00
Gold coin	1,372 30	427 30	537 30	1,062 30
Silver coin	310 10	592 90	432 35	240 75
Nickels and cents	104 97	167 72	159 78	126 06
Checks, cash items and internal revenue account	95 87	136 65	460 43	767 84
Totals	$116,170 89	$106,332 95	$109,777 73	$109,550 21
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	2,000 00	2,000 00	2,000 00	2,200 00
Undivided profits, less current expenses, interest and taxes paid	530 19	1,122 12	1,612 75	1,532 30
Dividends unpaid				
Commercial deposits subject to check	21,368 39	21,811 23	24,100 31	16,900 86
Commercial certificates of deposit				
Due to banks and bankers	806 86	529 91	263 23	18 46
Certified checks				
Cashier's checks outstanding				
Savings deposits	1,212 15	1,453 80	1,861 18	1,867 12
Savings certificates of deposit	70,253 30	59,415 89	59,940 26	67,031 47
Notes and bills rediscounted				
Bills payable				
Totals	$116,170 89	$106,332 95	$109,777 73	$109,550 21

No. 175.

COMMERCIAL STATE BANK OF SHEPHERD, SHEPHERD.

Organized December 27, 1894.

I. N. SHEPHERD, *President;* O. H. ADAMS, *Vice President;* W. E. ADAMS, *Cashier;* W. L. N. SHEPHERD, *Assistant Cashier.*

DIRECTORS.—I. N. Shepherd, Linus D. Estee, H. D. Bent, Maggie H. White, Oliver H. Adams, N. W. Struble, W. E. Adams, W. L. Dibble, W. I. N. Shepherd.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$83,427 80	$71,228 69	$69,869 45	$74,166 87
Bonds, mortgages and securities	44,825 00	44,500 00	44,500 00	44,500 00
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	1,346 74	184 89	121 57	5 34
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	2,983 42	880 93	1,044 71	2,410 00
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	22,358 48	22,139 28	25,294 65	17,841 06
Exchanges for clearing house	195 57	5,353 10	507 73	.....
U. S. and National bank currency	6,590 00	5,439 00	4,387 00	4,730 00
Gold coin	2,860 00	3,035 00	3,050 00	3,090 00
Silver coin	1,214 45	3,135 60	1,536 05	730 30
Nickels and cents	94 17	167 74	148 26	131 52
Checks, cash items and internal revenue account	.....	.....	.....	276 84
Totals	$166,895 63	$157,064 23	$151,459 42	$148,881 93
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	7,500 00	7,500 00	7,500 00	7,500 00
Undivided profits, less current expenses, interest and taxes paid	1,464 08	2,834 92	2,576 48	1,261 29
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	50,755 59	37,774 60	36,266 89	39,503 57
Commercial certificates of deposit	87,072 96	88,954 71	85,116 05	80,602 07
Due to banks and bankers	103 00	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	.....	.....	.....	.....
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	15 00
Totals	$166,895 63	$157,064 23	$151,459 42	$148,881 93

No. 327.

SOUTH GRAND RAPIDS STATE BANK, SOUTH GRAND RAPIDS.

Organized November 20, 1905.

GEORGE WYKES, *President;* WILMARTH T. SHAFER, *Vice President;*
BENJAMIN C. PORTER, *Cashier.*

DIRECTORS.—Roger Irving Wykes, Wilmarth T. Shafer, George Wykes, Benjamin C. Porter, George H. Kirtland, Wm. H. Anderson, William H. Richardson, John Carveth, James S. Toland.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$300 00	$11,086 75	$15,249 97	$16,575 68
Bonds, mortgages and securities	2,250 00	19,258 88	44,803 18	59,426 05
Premiums paid on bonds				
Overdrafts		7 36	9 96	329 78
Banking house				
Furniture and fixtures	629 15	3,003 02	3,146 02	3,521 02
Net expense		1,027 89	1,347 32	1,590 49
Other real estate				
Due from other banks and bankers (not reserve cities)		1,612 66	6,200 00	4,884 98
Items in transit				24 90
United States bonds				
Due from banks in reserve cities	15,365 04	12,955 79	7,348 86	13,941 70
Exchanges for clearing house				
U. S. and National bank currency		2,453 00	3,372 00	4,433 00
Gold coin		3,605 00	6,070 00	6,365 00
Silver coin		544 60	397 25	518 00
Nickels and cents		44 02	21 03	43 78
Checks, cash items and internal revenue account		7,543 43	30 83	620 56
Totals	$18,544 19	$63,142 40	$87,595 92	$112,274 84
Liabilities.				
Capital stock paid in	$18,495 00	$22,730 00	$25,000 00	$25,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid	49 19			
Dividends unpaid				
Commercial deposits subject to check		16,608 11	20,756 33	23,723 35
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits		11,210 55	16,404 16	26,035 88
Savings certificates of deposit		12,593 74	25,435 43	37,516 11
Notes and bills rediscounted				
Bills payable				
Totals	$18,544 19	$63,142 40	$87,595 92	$112,274 84

No. 148.

CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1892.

W. S. BRADLEY, *President;* R. T. PIERCE, *Vice President;* L. E. PARSONS, *Cashier;* R. J. MADILL, *Assistant Cashier.*

DIRECTORS.—W. S. Bradley, John C. Merson, R. T. Pierce, O. M. Vaughan, Silas M. Trowbridge, L. F. Otis, James K. Barden, C. W. Williams, L. A. Spencer, T. A. Bixby, L. E. Parsons.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$232,337 54	$192,891 23	$218,655 21	$225,493 03
Bonds, mortgages and securities	121,979 99	120,586 57	120,798 03	117,592 12
Premiums paid on bonds	1,135 00	1,135 00	1,135 00	1,135 00
Overdrafts	1,204 87	2,535 14	1,452 70	1,609 88
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	240 34	5,020 34	2,602 79	828 42
United States bonds				
Due from banks in reserve cities	28,459 42	36,726 10	18,364 37	75,223 74
Exchanges for clearing house		5,372 25	3,441 51	3,789 10
U. S. and National bank currency	12,911 00	8,867 00	9,342 00	26,289 00
Gold coin	8,750 00	8,760 00	9,615 00	11,380 00
Silver coin	6,799 57	3,386 95	4,481 55	8,581 30
Nickels and cents	625 13	308 98	122 86	207 63
Checks, cash items and internal revenue account	1,699 14	5,314 31	5,087 21	9,011 71
Totals	$418,142 00	$392,903 87	$397,098 23	$483,140 93
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	21,524 36	23,464 79	23,797 78	24,842 41
Dividends unpaid				
Commercial deposits subject to check	132,745 16	108,278 33	101,614 16	166,189 16
Commercial certificates of deposit	48,529 18	44,903 46	44,696 37	50,164 11
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	155,343 30	156,257 29	161,989 92	181,945 25
Savings certificates of deposit				
Notes and bills rediscounted			5,000 00	
Bills payable				
Totals	$418,142 00	$392,903 87	$397,098 23	$483,140 93

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

L. S. MONROE *President;* VOLNEY ROSS, GEO. C. MONROE, *Vice Presidents;* C. F. HUNT, *Cashier;* ROY S. MCCRIMMON, *Assistant Cashier.*

DIRECTORS.—C. J. Monroe, Volney Ross, M. H. Bixby, John Mackey, Samuel P. Wilson, Eunice E. Moore, H. M. Avery, L. S. Monroe, Frank E. Rood, Geo. C. Monroe, Lora A. Wiley.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$204,603 14	$220,513 00	$231,446 87	$228,019 35
Bonds, mortgages and securities	151,016 31	145,648 31	140,329 34	153,559 53
Premiums paid on bonds				
Overdrafts	72 74	292 28	19 96	244 00
Banking house				
Furniture and fixtures				
Other real estate	17,148 47	17,148 47	13,648 47	13,648 47
Due from other banks and bankers (not reserve cities)		269 29	302 92	1,819 15
Items in transit				
United States bonds				
Due from banks in reserve cities	83,763 95	54,307 79	27,646 74	71,730 86
Exchanges for clearing house				
U. S. and National bank currency	16,127 00	12,102 00	14,949 00	24,103 00
Gold coin	8,550 00	7,685 00	7,650 00	10,100 00
Silver coin	4,500 00	4,300 00	1,000 00	6,900 00
Nickels and cents	674 33	642 32	683 46	532 05
Checks, cash items and internal revenue account	2,756 64	2,235 37	3,955 44	6,039 64
Totals	$489,212 58	$465,143 83	$441,632 20	$516,696 05
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits, less current expenses, interest and taxes paid	32,246 93	34,377 12	34,381 72	35,086 96
Dividends unpaid				
Commercial deposits subject to check	145,662 92	121,914 33	105,880 54	171,177 74
Commercial certificates of deposit	2,610 90	4,312 49	1,631 00	2,108 00
Due to banks and bankers	951 83	177 92	1,340 17	674 12
Certified checks				
Cashier's checks outstanding				
Savings deposits	207,512 32	204,991 29	197,449 32	206,884 99
Savings certificates of deposit	15,227 68	14,370 68	15,949 45	15,764 24
Notes and bills rediscounted				
Bills payable				
Totals	$489,212 58	$465,143 83	$441,632 20	$516,696 05

No. 306.

THE STATE SAVINGS BANK OF SOUTH LYON.

Organized March 23, 1905.

HERBERT LETCHFIELD, *President;* HALSEY SAYRE, JAMES BRADLEY, *Vice Presidents;* DERRICK B. LYONS, *Cashier;* LEWIS W. STANBRO, *Assistant Cashier.*

DIRECTORS.—Herbert Letchfield, George T. Gready, David D. Waters, Lewis W. Stanbro, Derrick B. Lyons, Halsey Sayre, James Bradley.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$39,625 26	$49,125 77	$42,564 81	$50,182 23
Bonds, mortgages and securities	22,579 94	27,279 94	33,556 94	45,226 00
Premiums paid on bonds				
Overdrafts		97 35		1 45
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	1,510 00	1,600 00	1,600 00	1,600 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	1,366 45	265 00	1,692 82	975 00
United States bonds				
Due from banks in reserve cities	26,451 25	23,319 44	27,439 60	10,306 63
Exchanges for clearing house				
U. S. and National bank currency	4,574 00	5,542 00	5,860 00	4,975 00
Gold coin	735 00	565 00	315 00	340 00
Silver coin	539 60	191 70	355 40	364 60
Nickels and cents	26 25	46 00	23 00	45 00
Checks, cash items and internal revenue account	92 63	2 15	3 41	1 88
Totals	$100,500 38	$110,974 35	$116,410 98	$117,017 79
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	500 00	500 00	500 00	500 00
Undivided profits, less current expenses, interest and taxes paid	390 37	562 01	1,140 05	791 15
Dividends unpaid				
Commercial deposits subject to check	26,650 58	24,018 24	25,042 01	17,521 01
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	10,753 60	10,035 29	12,769 90	16,175 00
Savings certificates of deposit	42,205 83	55,858 81	56,959 02	62,030 63
Notes and bills rediscounted				
Bills payable				
Totals	$100,500 38	$110,974 35	$116,410 98	$117,017 79

No. 278.

SOUTH RANGE BANK, SOUTH RANGE.

Organized July 8, 1903.

L. L. HUBBARD, *President;* A. D. EDWARDS, *Vice President;* W. R. THOMPSON, *Cashier.*

DIRECTORS.—L. L. Hubbard, F. W. Denton, N. F. Leopold, A. D. Edwards, R. C. Pryor, R. R. Goodell, H. S. Goodell.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$119,098 73	$134,506 98	$137,505 13	$125,782 86
Bonds, mortgages and securities	55,574 64	61,310 43	59,759 63	64,904 07
Premiums paid on bonds				
Overdrafts	127 77	417 09	830 78	581 95
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures	1,800 00	3,000 00	3,000 00	2,700 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	1,935 84	648 86	1,510 93	232 36
United States bonds				
Due from banks in reserve cities	103,298 31	104,462 31	80,677 07	102,311 63
Exchanges for clearing house				
U. S. and National bank currency	21,010 00	13,779 00	22,030 00	20,784 00
Gold coin			660 00	
Silver coin	850 00	1,112 50	1,350 50	1,325 25
Nickels and cents	156 26	257 78	203 18	215 32
Checks, cash items and internal revenue account	6,018 31	1,249 46	47,785 41	7,377 33
Totals	$314,869 86	$325,744 41	$360,312 63	$331,214 77
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	4,500 00
Undivided profits, less current expenses, interest and taxes paid	2,434 85	3,130 39	4,142 02	1,649 01
Dividends unpaid	675 00	6 00		
Commercial deposits subject to check	133,999 24	133,612 74	162,383 57	122,324 63
Commercial certificates of deposit		3,600 00	3,550 00	4,622 00
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	142,160 77	152,395 28	157,237 04	168,119 13
Savings certificates of deposit	2,600 00			
Notes and bills rediscounted				
Bills payable				
Totals	$314,869 86	$325,744 41	$360,312 63	$331,214 77

No. 207.

SPARTA STATE BANK, SPARTA.

Organized September 6, 1898.

COLES A. BLOOMER, *President;* JASON S. BRADFORD, JOHN MANCHESTER, *Vice Presidents;* B. N. KEISTER, *Cashier.*

DIRECTORS.—Coles A. Bloomer, Jason S. Bradford, John Manchester, Manly W. Burtch, Chas. A. Johnson, August A. Johnson, Bruce N. Keister.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$37,302 63	$37,647 27	$35,144 66	$40,814 24
Bonds, mortgages and securities	109,193 98	128,926 44	124,931 90	124,050 00
Premiums paid on bonds				
Overdrafts		8 65	9 01	
Banking house	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures	6,515 08	6,515 08	6,515 08	6,515 08
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	926 53	5,374 95	1,771 74	1,050 09
United States bonds				
Due from banks in reserve cities	34,190 81	30,363 83	27,781 83	13,281 96
Exchanges for clearing house				
U. S. and National bank currency	9,611 00	6,523 00	5,044 00	7,051 00
Gold coin	2,325 00	2,415 00	2,245 00	4,090 00
Silver coin	3,046 00	980 00	766 00	1,598 00
Nickels and cents	249 64	232 59	238 18	297 83
Checks, cash items and internal revenue account	201 72	184 53	344 20	133 81
Totals	$211,062 39	$226,671 34	$212,291 60	$206,982 01
Liabilities.				
Capital stock paid in	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	1,195 63	1,686 21	2,915 40	796 24
Dividends unpaid				
Commercial deposits subject to check	34,244 79	36,488 02	33,240 23	32,491 44
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	24,237 98	26,815 51	25,551 31	32,180 11
Savings certificates of deposit	126,383 99	136,681 60	125,584 66	116,514 22
Notes and bills rediscounted				
Bills payable				
Totals	$211,062 39	$226,671 34	$212,291 60	$206,982 01

No. 279.

STATE BANK OF STANDISH, STANDISH.

Organized August 21, 1903.

H. A. CHAMBERLAIN, *President;* A. H. WELLES, *Vice President;* JOSEPH MARTIN, *Cashier*

DIRECTORS.—H. A. Chamberlain, A. H. Welles, N. B. Weaver, Jno. W. Dunn, A. E. Sleeper, Fred V. Keller.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$72,711 52	$85,367 91	$99,600 90	$96,505 15
Bonds, mortgages and securities	33,824 08	37,900 40	33,636 96	31,299 18
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	156 34	336 19	60 83	382 78
Banking house	7,880 00	7,880 00	7,880 00	7,880 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate	.....	.....	2,000 00	2,000 00
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	58 37	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	37,340 85	22,001 15	24,809 76	35,837 88
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	6,690 00	4,726 00	6,534 00	6,171 00
Gold coin	2,557 50	580 00	1,590 00	1,375 00
Silver coin	1,597 10	1,770 70	899 70	497 00
Nickels and cents	201 87	188 70	208 19	158 67
Checks, cash items and internal revenue account	644 74	59 74	814 77	1,490 20
Totals	$165,604 00	$162,810 79	$180,093 48	$185,596 86
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	4,000 00	4,000 00	4,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	340 65	2,263 63	3,723 49	2,493 11
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	64,419 39	60,620 00	68,742 79	64,541 70
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	15,614 46	17,193 21	19,228 93	24,183 38
Savings certificates of deposit	61,229 50	58,733 95	64,398 27	69,378 67
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$165,604 00	$162,810 79	$180,093 48	$185,596 86

No. 243.

STATE SAVINGS BANK, STANTON.

Organized July 12, 1901.

FRED R. MESSENGER, *President*; C. H. LAFLAMBOY, *Vice President*; CHAS. W. FRENCH, *Cashier*.

DIRECTORS.—Fred R. Messenger, C. H. Laflamboy, P. J. Devine, Chas. W. French, Eugene Straight.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$46,741 53	$44,336 15	$48,552 33	$51,284 25
Bonds, mortgages and securities	50,818 50	48,738 50	48,713 50	50,923 50
Premiums paid on bonds				
Overdrafts	221 11	604 46	163 02	12 75
Banking house	3,250 00	3,250 00	3,250 00	3,250 00
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,450 00
Other real estate				
Due from other banks and bankers (not reserve cities)		300 90		
Items in transit	3,182 40	144 75		
United States bonds				
Due from banks in reserve cities	12,082 84	24,935 19	23,491 52	11,509 76
Exchanges for clearing house				
U. S. and National bank currency	2,782 00	4,089 00	5,159 00	3,795 00
Gold coin	2,265 00	2,510 00	1,025 00	1,210 00
Silver coin	2,509 15	1,289 75	807 25	864 75
Nickels and cents	205 78	220 71	180 44	155 16
Checks, cash items and internal revenue account	50 25	433 49	118 52	357 76
Totals	$125,608 56	$132,352 90	$132,960 58	$124,812 93
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	2,500 00	2,500 00	2,500 00	2,700 00
Undivided profits, less current expenses, interest and taxes paid	164 82	908 05	2,117 46	296 25
Dividends unpaid	80 00			
Commercial deposits subject to check	34,453 54	41,738 83	41,565 07	30,236 85
Commercial certificates of deposit				
Due to banks and bankers	1,386 90		393 90	974 86
Certified checks				
Cashier's checks outstanding				
Savings deposits	6,399 25	7,038 52	7,401 45	7,962 94
Savings certificates of deposit	60,624 05	60,167 50	58,982 70	62,652 03
Notes and bills rediscounted				
Bills payable				
Totals	$125,608 56	$132,352 90	$132,960 58	$124,812 93

No. 270.

BANK OF STEPHENSON, STEPHENSON.

Organized November 25, 1902.

EDWARD SAWBRIDGE, *President;* WILLIAM B. WINTER, *Vice President;* W. J. DUNCAN, *Cashier.*

DIRECTORS.—Edward Sawbridge, William B. Winter, Milan S. Harmon, G. T. Werline, Paul Perrizo, Jr., Ira Carley, W. J. Duncan.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$72,956 79	$73,334 96	$89,542 66	$77,967 39
Bonds, mortgages and securities	11,529 94	12,059 94	12,626 94	18,776 94
Premiums paid on bonds				
Overdrafts	474 69	344 57	527 58	187 17
Banking house	1,347 75	1,347 75	1,347 75	1,347 75
Furniture and fixtures	635 00	635 00	635 00	635 00
Current expenses	355 74			
Other real estate				
Due from other banks and bankers (not reserve cities)	3,895 88	2,945 23	2,813 94	2,306 36
Items in transit				330 58
United States bonds				
Due from banks in reserve cities	7,830 89	17,935 32	8,814 45	18,760 17
Exchanges for clearing house				
U. S. and National bank currency	3,086 00	5,626 00	4,265 00	4,615 00
Gold coin	25 00	500 00	500 00	50 00
Silver coin	994 25	1,356 10	844 35	644 20
Nickels and cents	118 75	95 71	106 47	58 14
Checks, cash items and internal revenue account	82 38	6 00	295 23	27 00
Totals	$103,333 06	$116,186 58	$122,319 37	$125,705 70
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits, less current expenses, interest and taxes paid		223 83	1,270 20	1,671 51
Dividends unpaid				
Commercial deposits subject to check	32,327 91	42,705 72	44,637 38	47,319 89
Commercial certificates of deposit	29,267 44	36,870 60	39,428 39	41,433 43
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	10,737 71	13,386 43	13,983 40	12,280 87
Savings certificates of deposit				
Notes and bills rediscounted	3,000 00			
Bills payable	5,000 00			
Totals	$103,333 06	$116,186 58	$122,319 37	$125,705 70

No. 134.

CITIZENS' STATE BANK, STURGIS.

Organized March 2, 1892.

MARTIN E. AULSBROOK, *President;* E. S. AMIDON, *Vice President;* T. J. COLLINS, *Cashier;* H. C. KRAFT, *Assistant Cashier.*

DIRECTORS.—Martin E. Aulsbrook, Geo. B. Tompkins, Edmund S. Amidon, Charles B. Buck, Frank Kenyon, T. J. Collins, Charles A. Sturges, E. C. Wright, Henry C. Rehm.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$208,365 88	$202,145 97	$201,304 33	$196,574 89
Bonds, mortgages and securities	123,584 65	122,146 38	119,701 78	129,751 78
Premiums paid on bonds				
Overdrafts	1,594 44	440 99	1,022 47	1,060 94
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate	5,000 00	5,000 00	5,000 00	5,000 00
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	57,570 08	53,943 88	55,585 22	55,806 55
Exchanges for clearing house				
U. S. and National bank currency	10,497 00	10,753 00	11,806 00	10,380 00
Gold coin	8,590 00	9,490 00	9,105 00	8,325 00
Silver coin	1,838 45	2,936 35	923 95	1,611 35
Nickels and cents	182 14	405 95	184 13	181 29
Checks, cash items and internal revenue account	180 21	275 07	145 14	59 84
Totals	$419,402 85	$409,537 59	$406,778 02	$410,751 64
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	4,983 01	3,457 16	7,061 57	4,327 10
Dividends unpaid	10 00	10 00	10 00	10 00
Commercial deposits subject to check	104,774 23	89,081 89	82,286 52	71,401 07
Commercial certificates of deposit	145,040 44	148,686 96	148,264 27	164,169 55
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	104,595 17	108,301 58	109,155 66	110,843 92
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$419,402 85	$409,537 59	$406,778 02	$410,751 64

No. 290.

THE LEELANAU COUNTY SAVINGS BANK, SUTTON'S BAY, MICHIGAN.

Organized January 21, 1904.

D. H. POWER, *President;* C. D. STANLEY, *Vice President;* CHESTER ALLSHOUSE, *Cashier.*

DIRECTORS.—D. H. Power, C. D. Stanley, C. L. Dayton, H. E. Gill, E. C. VanDeWalker, Chester Allshouse, James L. Kehl.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$40,253 68	$48,614 25	$55,022 39	$54,981 81
Bonds, mortgages and securities	13,414 58	14,014 85	16,754 85	19,164 85
Premiums paid on bonds				
Overdrafts	98 78	48 40	19 79	8 36
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	2,100 00	2,100 00	2,475 00	2,475 00
Other real estate				
Due from other banks and bankers (not reserve cities)		1,801 50	720 67	
Items in transit	60 57	9 50		
United States bonds				
Due from banks in reserve cities	38,350 72	13,109 13	8,437 82	18,510 14
Exchanges for clearing house				
U. S. and National bank currency	2,684 00	3,462 00	3,703 00	3,338 00
Gold coin	1,790 00	1,360 00	1,665 00	1,435 00
Silver coin	558 00	735 00	517 00	609 00
Nickels and cents	60 43	41 67	59 56	35 68
Checks, cash items and internal revenue account	98 15	28 90	202 68	1,159 96
Totals	$102,468 91	$88,325 20	$92,577 76	$104,717 80
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	600 00	600 00	600 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid	803 24	743 29	1,354 52	459 29
Dividends unpaid	80 00			
Commercial deposits subject to check	45,110 24	31,261 51	34,218 54	41,605 32
Commercial certificates of deposit		27,855 86	28,907 60	32,574 88
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	6,688 12	7,864 54	7,497 10	9,078 31
Savings certificates of deposit	29,187 31			
Notes and bills rediscounted				
Bills payable				
Totals	$102,468 91	$88,325 20	$92,577 76	$104,717 80

No. 151.

LILLEY STATE BANK, TECUMSEH.

Organized January 26, 1893.

LUCIUS LILLEY, *President;* P. W. A. FITZSIMMONS, *Vice President;* F. J. TEMPLE, *Cashier;* H. S. TEMPLE, *Assistant Cashier.*

DIRECTORS.—Lucius Lilley, LaVern I. Bidwell, P. W. A. Fitzsimmons, F. E. Bradley, R. A. Heesen, F. J. Temple.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$66,719 93	$60,285 62	$67,078 06	$72,780 99
Bonds, mortgages and securities	79,654 20	79,427 79	76,927 79	81,127 79
Premiums paid on bonds				
Overdrafts	1,540 79	1,499 18	1,629 99	1,363 03
Banking house				
Furniture and fixtures	1,650 00	1,650 00	1,650 00	1,650 00
Other real estate				
Due from other banks and bankers (not reserve cities)		18,641 84	35,887 94	35,672 46
Items in transit				
United States bonds				
Due from banks in reserve cities	80,245 18	54,943 57	43,179 82	57,771 50
Exchanges for clearing house				
U. S. and National bank currency	11,370 00	11,144 00	9,371 00	5,563 00
Gold coin	4,800 00	5,100 00	3,500 00	4,100 00
Silver coin	1,700 00	1,400 00	1,000 00	1,700 00
Nickels and cents	90 49	274 94	167 62	129 50
Checks, cash items and internal revenue account	1,154 72	288 61	1,582 20	1,153 69
Totals	$248,925 31	$234,655 55	$241,974 42	$263,011 96
Liabilities.				
Capital stock paid in	$40,000 00	$40,000 00	$40,000 00	$40,000 00
Surplus fund	9,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	7,381 77	4,513 31	4,979 14	6,193 09
Dividends unpaid				
Commercial deposits subject to check	99,775 84	87,694 40	90,712 80	97,922 44
Commercial certificates of deposit	92,767 70	92,447 84	96,282 48	108,877 18
Due to banks and bankers				19 25
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$248,925 31	$234,655 55	$241,974 42	$263,011 96

No. 156.

TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized April 21, 1893.

CHARLES R. MILLER, *President;* JOHN Q. LOOK, *Vice President;* J. H. SMITH, *Cashier.*

DIRECTORS.—C. R. Miller, Joseph Russell, L. L. Dewey, C. A. Slayton, J. Q. Look, L. G. North, Webster Anderson, A. C. Aylesworth.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$90,059 40	$94,635 83	$96,445 57	$101,262 93
Bonds, mortgages and securities	81,033 00	85,707 00	111,912 00	142,357 00
Premiums paid on bonds				235 10
Overdrafts	1,087 91	417 28	779 02	1,811 77
Banking house	3,200 00	3,200 00	3,200 00	3,200 00
Furniture and fixtures	1,645 00	1,645 00	1,645 00	1,645 00
Other real estate	2,624 83	2,624 83	2,604 80	3,598 05
Due from other banks and bankers (not reserve cities)		19,378 15	13,116 83	11,934 35
Items in transit				
United States bonds				
Due from banks in reserve cities	46,610 60	47,934 97	65,666 44	44,255 39
Exchanges for clearing house				
U. S. and National bank currency	9,567 00	7,950 00	8,614 00	10,335 00
Gold coin	3,650 00	4,140 00	4,505 00	5,117 40
Silver coin	1,147 40	926 70	485 15	1,267 80
Nickels and cents	189 11	259 25	304 39	226 38
Checks, cash items and internal revenue account	397 92	527 96	522 34	982 45
Totals	$241,212 17	$269,346 97	$309,800 54	$328,228 62
Liabilities.				
Capital stock paid in	$26,000 00	$26,000 00	$26,000 00	$26,000 00
Surplus fund	5,200 00	5,200 00	5,200 00	5,200 00
Undivided profits, less current expenses, interest and taxes paid	524 76	1,595 02	226 40	3,124 63
Dividends unpaid	50 00			
Commercial deposits subject to check	54,175 67	49,838 05	56,507 76	64,629 19
Commercial certificates of deposit	3,000 67	5,599 82	11,476 71	6,171 21
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	152,261 07	181,114 08	210,389 67	223,103 59
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$241,212 17	$269,346 97	$309,800 54	$328,228 62

No. 258.

FIRST STATE BANK OF TEKONSHA, TEKONSHA.

Organized March 20, 1902.

F. E. ALLEN, *President*; E. P. KEEP, *Vice President*; B. G. DOOLITTLE, *Cashier*; H. D. WARREN, *Assistant Cashier*.

DIRECTORS.—John Johnson, F. E. Allen, H. W. Cushman, E. P. Keep, B. G. Doolittle, R. E. Waldo, J. A. Harsh.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$48,077 39	$49,557 81	$54,165 29	$64,547 37
Bonds, mortgages and securities	25,135 00	26,035 00	24,535 00	25,070 00
Premiums paid on bonds				
Overdrafts		1 14	02	5 98
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures	897 00	897 00	992 00	992 00
Other real estate				
Due from other banks and bankers (not reserve cities)			5,000 00	
Items in transit				
United States bonds				
Due from banks in reserve cities	7,647 89	7,436 06	13,514 18	7,761 70
Exchanges for clearing house	129 76	24 00	145 02	75 00
U. S. and National bank currency	5,379 00	6,806 00	7,371 00	1,511 00
Gold coin	1,075 00	1,020 00	1,095 00	1,060 00
Silver coin	730 60	1,621 60	910 05	704 40
Nickels and cents	87 15	166 56	123 35	133 45
Checks, cash items and internal revenue account	100 35	579 29	34 64	34 93
Totals	$91,759 14	$96,644 46	$110,385 55	$104,395 83
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	1,100 00	1,100 00	1,100 00	1,500 00
Undivided profits, less current expenses, interest and taxes paid	783 53	937 67	2,254 61	995 23
Dividends unpaid	20 00			40 00
Commercial deposits subject to check	23,345 88	24,722 31	26,514 17	18,656 10
Commercial certificates of deposit	36,509 73	39,884 48	50,516 77	48,204 50
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				5,000 00
Bills payable				
Totals	$91,759 14	$96,644 46	$110,385 55	$104,395 83

No. 120.

THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

AMOS C. WOLF, *President*; W. E. CLARK, *Vice President*; GEORGE T. WOLF, *Cashier*; M. S. ARNOLD, *Assistant Cashier*.

DIRECTORS.—Amos C. Wolf, W. E. Clark, George T. Wolf, Bishop E. Andrews, E. B. Linsley, C. H. Prouty, S. B. Hagenbuch.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$297,713 00	$284,404 74	$303,443 92	$318,366 77
Bonds, mortgages and securities	93,771 57	105,281 57	108,531 57	101,827 56
Premiums paid on bonds				
Overdrafts	2,739 74	7,345 24	5,353 45	2,026 41
Banking house	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures				
Other real estate	300 00	300 00		
Due from other banks and bankers (not reserve cities)				
Items in transit				550 00
United States bonds				
Due from banks in reserve cities	91,298 97	94,425 17	95,574 60	79,089 69
Exchanges for clearing house				
U. S. and National bank currency	12,975 00	13,599 00	19,039 00	12,854 00
Gold coin	12,375 00	13,695 00	12,505 00	13,500 00
Silver coin	4,431 35	7,679 40	2,713 30	3,665 50
Nickels and cents	311 42	265 05	227 42	320 79
Checks, cash items and internal revenue account	52 14	110 10	356 46	71 50
Total	$530,968 19	$542,105 27	$562,744 72	$547,272 22
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses; interest and taxes paid	10,381 07	11,451 65	13,417 36	13,384 00
Dividends unpaid				
Commercial deposits subject to check	108,401 24	114,089 84	124,614 18	108,048 89
Commercial certificates of deposit	195,252 19	199,507 31	200,335 31	192,996 30
Due to banks and bankers				
Certified checks	2,500 00			
Cashier's checks outstanding				
Savings deposits	164,433 69	167,056 47	174,377 87	182,843 03
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Total	$530,968 19	$542,105 27	$562,744 72	$547,272 22

No. 266.

PEOPLE'S SAVINGS BANK OF TRAVERSE CITY, MICH., TRAVERSE CITY.

Organized May 15, 1902.

H. S. HULL, *President;* A. V. FRIEDRICH, *Vice President;* C. A. HAMMOND, *Cashier;* E. L. EDWARDS, *Assistant Cashier.*

DIRECTORS.—F. C. Desmond, Stephen Lautner, George W. Lardie, J. M. Huellmantel, H. S. Hull, C. A. Hammond, William Loudon, J. O. Crotser, Charles Wilhelm, A. V. Friedrich, Benj. Thirlby, H. B. Garner.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$217,153 44	$231,606 18	$243,734 36	$250,604 07
Bonds, mortgages and securities	27,369 55	32,315 13	29,634 01	30,822 76
Premiums paid on bonds				
Overdrafts	257 92	288 69	895 51	127 15
Banking house	21,311 46	21,311 46	21,311 46	21,401 03
Furniture and fixtures	4,604 32	4,604 32	4,604 32	4,604 32
Due from U. S. treasurer		500 00		
Other real estate				
Due from other banks and bankers (not reserve cities)			1,176 36	2,127 54
Items in transit	950 00			
United States bonds				
Due from banks in reserve cities	38,378 81	33,834 17	54,740 30	43,683 35
Exchanges for clearing house	831 85	861 79	1,178 96	2,145 51
U. S. and National bank currency	17,997 00	21,070 00	23,721 00	19,628 00
Gold coin	7,157 50	7,342 50	8,245 00	8,940 00
Silver coin	2,415 75	1,412 35	1,789 25	1,701 75
Nickels and cents	489 43	533 99	633 00	248 53
Checks, cash items and internal revenue account	281 75	268 00	1,058 09	1,286 02
Totals	$339,198 78	$355,948 58	$392,721 62	$387,320 03
Liabilities.				
Capital stock paid in	$60,000 00	$60,000 00	$60,000 00	$60,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	1,069 63	1,731 28	3,425 69	4,860 34
Dividends unpaid	55 29			
Commercial deposits subject to check	102,930 08	123,117 73	126,530 47	105,599 18
Commercial certificates of deposit	78,388 27	73,421 03	89,272 44	107,575 86
Due to banks and bankers				
Certified checks	97 20	238 05	6,040 00	
Cashier's checks outstanding				
Savings deposits	91,658 31	92,440 49	102,453 02	104,284 65
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$339,198 78	$355,948 58	$392,721 62	$387,320 03

No. 138.

TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

A. TRACY LAY, *President;* R. FLOYD CLINCH, *Vice President;* SAMUEL GARLAND, *Cashier;* A. J. HAVILAND, A. J. MAYNARD, *Assistant Cashiers.*

DIRECTORS.—A. Tracy Lay, Samuel Garland, Harry C. Davis, R. Floyd Clinch, Mrs. J. T. Hannah, Jerry Sullivan, George W. Gardner.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$359,913 32	$479,979 89	$497,488 41	$577,901 99
Bonds, mortgages and securities	561,359 52	543,954 76	542,759 43	540,577 77
Premiums paid on bonds	17,840 63	17,840 63	17,840 63	16,738 88
Overdrafts	85 39	62 77	54 58	333 21
Banking house	100,000 00	100,000 00	100,000 00	100,000 00
Furniture and fixtures	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds	90,370 00	90,370 00	90,370 00	51,370 00
Due from banks in reserve cities	291,788 36	193,782 81	203,978 62	133,049 53
Exchanges for clearing house		4,407 24	3,633 40	9,919 33
U. S. and National bank currency	83,432 00	82,099 00	72,314 00	68,348 00
Gold coin	25,505 00	25,663 50	25,472 50	25,640 00
Silver coin	6,500 00	9,000 00	6,500 00	7,000 00
Nickels and cents	78 07	63 94	88 09	271 15
Checks, cash items and internal revenue account	4,310 12	3,491 27	3,237 29	3,487 77
Totals	$1,566,182 41	$1,575,715 81	$1,588,736 95	$1,559,637 63
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	27,000 00	27,000 00	27,000 00	30,000 00
Undivided profits, less current expenses, interest and taxes paid	8,369 72	9,867 21	11,156 04	2,752 07
Dividends unpaid				
Commercial deposits subject to check	280,380 15	325,475 20	355,388 77	336,564 59
Commercial certificates of deposit	901,177 53	857,064 68	822,797 87	800,089 16
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	149,255 01	156,308 72	172,394 27	190,231 81
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$1,566,182 41	$1,575,715 81	$1,588,736 95	$1,559,637 63

No. 341.

THE STATE SAVINGS BANK OF TURNER, MICH.

Organized May 22, 1906.

ANSEL H. PHINNEY, *President;* A. E. SLEEPER, *Vice President;* PAUL R. DINSMORE, *Cashier.*

DIRECTORS.—A. H. Phinney, A. E. Sleeper, A. L. Wright, N. J. Fuehr, P. R. Dinsmore.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts				$19,364 64
Bonds, mortgages and securities				8,399 27
Premiums paid on bonds				
Overdrafts				158 51
Banking house				1,200 00
Furniture and fixtures				1,167 00
Other real estate				203 55
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities				12,942 28
Exchanges for clearing house				
U. S. and National bank currency				2,015 00
Gold coin				150 00
Silver coin				495 60
Nickels and cents				48
Checks, cash items and internal revenue account				456 49
Totals				$46,552 82
Liabilities.				
Capital stock paid in				$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				586 56
Dividends unpaid				
Commercial deposits subject to check				10,854 16
Commercial certificates of deposit				6,953 12
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				82 31
Savings deposits				8,076 67
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals				$46,552 82

No. 289.

THE STATE SAVINGS BANK OF UNIONVILLE, MICHIGAN.

Organized March 31, 1904.

H. A. NICHOLS, *President;* C. A. HOFMEISTER, *Vice President;* J. C. PURDY, *Cashier.*

DIRECTORS.—H. A. Nichols, J. C. Purdy, Anna J. Purdy, C. A. Hofmeister, H. W. Wheeler, John J. Bitzer, George L. Brady.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$34,661 87	$34,288 64	$35,331 40	$36,306 72
Bonds, mortgages and securities	19,225 00	20,672 50	21,497 50	25,022 50
Premiums paid on bonds				
Overdrafts	10 85	297 72	73 09	72 16
Banking house	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures	1,582 59	1,587 59	1,587 59	1,587 59
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	14,902 18	10,451 62	12,232 47	9,757 32
Exchanges for clearing house				
U. S. and National bank currency	2,215 00	1,371 00	2,025 00	3,048 00
Gold coin	1,525 00	1,515 00	1,820 00	890 00
Silver coin	371 95	110 35	9 25	70 15
Nickels and cents	169 38	180 72	178 68	162 36
Checks, cash items and internal revenue account	12 00	75 90	76 55	631 75
Totals	$76,675 82	$72,551 04	$76,831 53	$79,548 55
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	557 67	557 67	557 67	647 49
Undivided profits, less current expenses, interest and taxes paid	510 29	732 06	957 79	715 90
Dividends unpaid	20 00	20 00	20 00	
Commercial deposits subject to check	15,130 04	14,236 64	15,565 50	16,360 36
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	948 23	1,419 53	1,240 75	1,538 44
Savings certificates of deposit	39,509 59	35,585 14	38,489 82	40,279 91
Cash over				6 45
Notes and bills rediscounted				
Bills payable				
Totals	$76,675 82	$72,551 04	$76,831 53	$79,548 55

No. 241.

BANK OF VASSAR, VASSAR.

Organized July 17, 1901.

D. G. SLAFTER, *President;* JUSTIN WENTWORTH, *Vice President;* FRANK NORTH, *Cashier.*

DIRECTORS.—D. G. Slafter, C. G. White, Justin Wentworth, Frank North, P. L. Varnum.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$96,789 95	$111,811 77	$121,567 73	$115,791 22
Bonds, mortgages and securities	36,146 88	38,806 88	38,188 08	37,583 88
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	115 95	307 56	110 00	252 92
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures	800 00	800 00	800 00	800 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	21,645 93	16,456 02	16,051 39	13,174 40
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	4,242 00	5,584 00	5,656 00	6,404 00
Gold coin	2,530 00	3,075 00	2,685 00	2,585 00
Silver coin	1,647 90	1,369 70	1,348 50	1,025 00
Nickels and cents	30 37	24 95	15 00	54 80
Checks, cash items and internal revenue account	.....	42 79	5 35	66 48
Totals	$166,448 98	$180,778 67	$188,927 05	$180,237 70
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid	2,021 84	2,520 76	3,748 44	2,154 81
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	12,182 07	16,115 63	18,992 75	11,632 35
Commercial certificates of deposit	54,074 39	61,610 35	61,637 26	64,016 21
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	31,135 24	37,220 18	44,162 97	43,355 30
Savings certificates of deposit	24,435 44	21,311 75	18,385 63	17,079 03
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$166,448 98	$180,778 67	$188,927 05	$180,237 70

No. 192.

STATE SAVINGS BANK OF VASSAR, VASSAR.

Organized December 30, 1896.

ISAAC GIBBARD, *President;* WM. DAVIES, *Vice President;* H. E. HARRISON, *Cashier;* C. J. STEPHEN, *Assistant Cashier.*

DIRECTORS.—Isaac Gibbard, A. S. Curtis, Charles H. Richardson, William Davies, H. E. Harrison.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$110,397 35	$115,310 50	$101,965 57	$114,096 08
Bonds, mortgages and securities	81,016 10	78,046 10	82,066 10	87,186 10
Premiums paid on bonds	599 78	565 25	565 25	558 52
Overdrafts			40 28	
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds	3,500 00	3,500 00	3,500 00	3,500 00
Due from banks in reserve cities	49,027 90	50,869 13	55,881 73	51,239 23
Exchanges for clearing house				
U. S. and National bank currency	7,723 00	6,891 00	7,958 00	6,311 00
Gold coin	5,005 00	4,500 00	5,180 00	5,410 00
Silver coin	2,525 15	1,772 50	1,536 70	1,034 00
Nickels and cents	100 51	110 72	85 41	66 34
Checks, cash items and internal revenue account		192 00	185 31	31 79
Totals	$264,294 79	$266,157 20	$263,364 35	$273,833 06
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits, less current expenses, interest and taxes paid	4,480 09	6,831 22	6,886 39	6,444 88
Dividends unpaid				
Commercial deposits subject to check	33,804 94	31,529 35	28,628 92	29,212 79
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	59,243 83	57,938 26	58,993 28	62,713 68
Savings certificates of deposit	136,765 93	139,858 37	138,855 76	145,461 71
Notes and bills rediscounted				
Bills payable				
Totals	$264,294 79	$266,157 20	$263,364 35	$273,833 06

No. 344.

THE FARMERS' STATE BANK OF VICKSBURG.

Organized July 24, 1906.

CHAS. BROWN, *President;* L. H. ODELL, *Vice President;* B. J. CARNES, *Cashier.*

DIRECTORS.—L. H. Odell Chas. Brown, John Lovin, Elias Frost, J. A. Richardson, Wm. R. Southworth, B. J. Carnes, Roy Cooley, Frank Stoffiet.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts				$8,725 01
Bonds, mortgages and securities				150 00
Premiums paid on bonds				
Overdrafts				
Banking house				5,500 00
Furniture and fixtures				1,500 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities				10,715 02
Exchanges for clearing house				
U. S. and National bank currency				1,746 00
Gold coin				205 00
Silver coin				330 25
Nickels and cents				12 33
Checks, cash items and internal revenue account				
Totals				$28,883 61
Liabilities.				
Capital stock paid in				$16,570 32
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				354 97
Dividends unpaid				
Commercial deposits subject to check				5,883 71
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				50 00
Savings certificates of deposit				6,024 61
Notes and bills rediscounted				
Bills payable				
Totals				$28,883 61

No. 317.

THE FIRST STATE BANK OF VICKSBURG, VICKSBURG.

Organized July 28, 1905.

JOHN HAMILTON, *President;* C. H. MCKAIN, LEWIS C. BEST, *Vice Presidents;* W. L. EWING, *Cashier.*

DIRECTORS.—John Hamilton, D. E. Waters, John E. Peck, W. F. Notley, C. H. McKain, Lewis C. Best, H. T. Daniels, S. B. Monroe, Lewis H. Kirby.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$65,009 87	$61,144 80	$83,659 52	$74,617 88
Bonds, mortgages and securities	26,335 00	34,670 00	43,620 00	51,812 00
Premiums paid on bonds				
Overdrafts				
Banking house				3,100 00
Furniture and fixtures	50 00	240 00	240 00	240 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	17,134 20	28,714 63	13,804 19	18,520 18
Exchanges for clearing house				
U. S. and National bank currency	725 00	6,397 00	3,870 00	4,321 00
Gold coin	445 00	1,005 00	145 00	1,160 00
Silver coin	628 90	949 25	178 20	1,209 49
Nickels and cents	111 86	131 61	40 67	74 34
Checks, cash items and internal revenue account	1,743 10	362 50	952 61	351 13
Totals	$112,182 93	$133,614 79	$146,510 19	$155,405 97
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$26,200 00
Surplus fund				200 00
Undivided profits, less current expenses, interest and taxes paid	899 19	1,386 59	2,166 36	851 41
Dividends unpaid				
Commercial deposits subject to check	28,722 92	22,622 15	26,457 47	25,355 81
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				2,339 58
Savings certificates of deposit	57,560 82	84,606 05	92,886 36	100,459 17
Notes and bills rediscounted				
Bills payable				
Totals	$112,182 93	$133,614 79	$146,510 19	$155,405 97

No. 284.

WAYLAND STATE BANK, WAYLAND.

Organized November 25, 1903.

EDWARD O. HANLON, *President;* CHARLES H. BRUSH, *Vice President;* ENSIGN W. PICKETT, *Cashier;* JOHN A. TURNER, *Assistant Cashier.*

DIRECTORS.—E. W. Pickett, Edward O. Hanlon, John Frohm, V. S. Fish, H. J. Turner, C. H. Brush, E. W. Ryno.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$39,500 23	$45,245 88	$48,583 38	$43,364 90
Bonds, mortgages and securities	44,268 13	47,821 08	48,880 00	56,182 35
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	.....	.....	236 36	.....
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	24,544 00	15,070 21	18,202 67	22,451 13
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	3,856 00	6,098 00	3,535 00	3,326 00
Gold coin	600 00	75 00	315 00	750 00
Silver coin	438 00	268 25	119 50	79 25
Nickels and cents	34 79	34 40	33 66	14 26
Checks, cash items and internal revenue account	.....	10 62	.....	40 00
Totals	$114,741 15	$116,123 44	$121,405 57	$127,707 89
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits, less current expenses, interest and taxes paid	1,119 83	1,570 53	1,823 38	1,778 42
Dividends unpaid	.....	.....	.....	.....
Commercial deposits subject to check	21,359 75	31,790 67	35,616 78	29,536 27
Commercial certificates of deposit	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	6,310 06	4,898 04	5,275 53	5,050 23
Savings certificates of deposit	64,951 51	56,864 20	57,689 88	70,342 97
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$114,741 15	$116,123 44	$121,405 57	$127,707 89

No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAMES R. HOSIE, *President;* JACOB J. STELLWAGEN, *Vice President;* GEORGE M. STELLWAGEN, *Cashier;* JOHN TRUESDELL, *Assistant Cashier.*

DIRECTORS.—James R. Hosie, J. J. Stellwagen, P. H. Stellwagen, George M. Stellwagen, Isabelle Stellwagen.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$109,530 22	$120,134 70	$116,438 94	$114,080 34
Bonds, mortgages and securities	195,014 05	188,161 05	187,266 05	210,551 05
Premiums paid on bonds				
Overdrafts	102 92	694 74	948 80	161 63
Banking house	9,400 00	9,400 00	9,400 00	9,400 00
Furniture and fixtures	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds	3,000 00	3,000 00	3,000 00	3,000 00
Due from banks in reserve cities	59,753 36	67,432 12	79,716 41	69,156 49
Exchanges for clearing house	121 69	50 06	557 62	182 72
U. S. and National bank currency	3,207 00	4,913 00	2,307 00	2,447 00
Gold coin	17,802 36	17,057 36	16,877 36	17,574 86
Silver coin	700 00	470 00	489 66	990 00
Nickels and cents	93 01	27 50	40 00	56 12
Checks, cash items and internal revenue account				
Totals	$400,424 61	$413,040 53	$418,741 84	$429,300 21
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits, less current expenses, interest and taxes paid	7,447 74	10,402 95	12,924 80	10,074 06
Dividends unpaid	60 00	25 00	25 00	50 00
Commercial deposits subject to check	40,727 04	45,977 90	41,632 75	44,654 85
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	290,439 88	293,708 95	300,219 95	313,480 73
Savings certificates of deposit	16,749 95	17,925 73	18,939 34	16,040 57
Notes and bills rediscounted				
Bills payable				
Totals	$400,424 61	$413,040 53	$418,741 84	$429,300 21

No. 250.

THE STATE BANK OF WHITEHALL, WHITEHALL.

Organized December 18, 1901.

M. B. COVELL, *President;* C. G. PITKIN, *Vice President;* WM. ANDERSON, *Cashier.*

DIRECTORS.—M. B. Covell, C. G. Pitkin, C. E. Covell, August Edlund, James J. Gee.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$51,237 60	$55,867 75	$51,404 35	$61,101 89
Bonds, mortgages and securities	33,280 00	36,755 00	37,190 00	39,260 08
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	34 75	310 01	37 60	164 78
Banking house	2,300 00	2,300 00	2,300 00	2,300 00
Furniture and fixtures	1,100 00	1,100 00	1,100 00	1,100 00
Other real estate	.....	.....	.....	.....
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	21,378 78	18,407 19	13,497 74	20,236 37
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	6,880 00	5,329 00	6,790 00	6,007 00
Gold coin	840 00	920 00	1,252 50	937 50
Silver coin	647 30	911 70	1,485 10	713 70
Nickels and cents	92 67	119 80	83 85	78 89
Checks, cash items and internal revenue account	189 88	379 09	404 48	478 71
Totals	$117,980 98	$122,399 54	$115,545 62	$132,378 92
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund	4,000 00	4,000 00	4,000 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid	346 78	1,083 21	1,256 25	602 98
Dividends unpaid	140 00	.....	.....	175 00
Commercial deposits subject to check	36,055 13	35,200 05	32,646 51	42,643 85
Commercial certificates of deposit	42,348 63	45,758 67	40,405 37	44,971 77
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	15,090 44	16,357 61	17,237 49	19,985 32
Savings certificates of deposit	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$117,980 98	$122,399 54	$115,545 62	$132,378 92

No. 294.

THE FARMERS' SAVINGS BANK OF WHITE PIGEON, MICH.

Organized August 8, 1904.

JOSEPH BROWN, *President;* EDWARD RODERICK, *Vice President;*
J. MURRAY BENJAMIN, *Cashier.*

DIRECTORS.—Joseph Brown, Frank Wolf, Hugh Hutton, Fred Leaders, Howard B. Sherman, J. Murray Benjamin, Edward Roderick, James S. Gortner, Albert C. Perkins, Wilbur F. Thomas, Frank G. Evans, Samuel J. Wolf, Hugh P. Stewart.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$52,173 71	$57,493 72	$59,790 95	$59,326 41
Bonds, mortgages and securities	16,450 00	16,250 00	17,900 00	19,600 00
Premiums paid on bonds				
Overdrafts	26 06	1 34		
Current expenses and taxes paid	208 28			
Banking house		25 00	1,215 83	2,090 78
Furniture and fixtures	1,450 00	1,450 00	1,450 00	1,481 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit			900 00	1,120 00
United States bonds				
Due from banks in reserve cities	6,209 15	10,984 85	18,590 99	10,303 70
Exchanges for clearing house				
U. S. and National bank currency	5,113 00	3,641 00	1,103 00	1,434 00
Gold coin	1,060 00	1,540 00	1,335 00	1,520 00
Silver coin	1,229 10	949 30	630 20	1,155 25
Nickels and cents	16 46	21 65	20 52	31 20
Checks, cash items and internal revenue account		160 37		142 64
Totals	$83,935 76	$92,517 23	$102,936 49	$98,204 98
Liabilities.				
Capital stock paid in	$20,000 00	$20,000 00	$20,000 00	$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid		131 64	441 93	991 95
Dividends unpaid				
Commercial deposits subject to check	14,827 23	15,738 38	27,517 32	15,625 99
Commercial certificates of deposit				
Due to banks and bankers		4,850 00		
Certified checks			44 70	112 09
Cashier's checks outstanding				
Savings deposits	2,366 27	3,100 39	3,890 67	9,328 81
Savings certificates of deposit	46,742 26	48,696 82	51,041 87	52,146 14
Notes and bills rediscounted				
Bills payable				
Totals	$83,935 76	$92,517 23	$102,936 49	$98,204 98

No. 35.

WILLIAMSTON STATE BANK OF WILLIAMSTON, MICH.

Organized August 30, 1888.

WILLIAM E. DENNIS, *President;* B. A. LIVERANCE, *Vice President;* BION WIXSON, *Cashier.*

DIRECTORS.—William E. Dennis, Bion Wixson, B. A. Liverance, M. A. Dennis, Jacob Stoffer, Lysander Carpenter, Jas. N. Leasia, S. D. Dennis, Chas. E. Lever.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$155,200 28	$156,453 09	$168,760 05	$168,131 25
Bonds, mortgages and securities	57,826 95	56,661 95	58,726 95	61,276 95
Premiums paid on bonds				
Overdrafts	5,976 92	3 47	71 87	2 21
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate				
Due from other banks and bankers (not reserve cities)	1,032 84	1,239 50	206 66	
Items in transit				
United States bonds				
Due from banks in reserve cities	66,501 31	72,017 10	47,223 00	39,484 21
Exchanges for clearing house				
U. S. and National bank currency	11,398 00	10,799 00	10,483 00	12,985 00
Gold coin	3,045 00	2,940 00	2,900 00	2,990 00
Silver coin	3,616 65	3,446 05	2,885 35	3,086 75
Nickels and cents	43 17	83 68	98 03	126 48
Checks, cash items and internal revenue account		612 32	2,532 36	4,548 07
Totals	$309,241 12	$308,856 16	$298,487 27	$297,230 92
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	5,203 96	5,934 29	6,441 49	6,962 42
Dividends unpaid	300 00			
Commercial deposits subject to check	68,697 84	70,765 23	60,094 51	61,890 87
Commercial certificates of deposit	175,039 32	172,156 64	171,951 27	168,377 63
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits				
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$309,241 12	$308,856 16	$298,487 27	$297,230 92

No. 329.

THE WOLVERINE STATE SAVINGS BANK, WOLVERINE.

Organized October 10, 1905.

SANFORD W. BUCK, *President;* EARL B. BOLTON, *Vice President;* JOHN E. WIGGINS, *Cashier.*

DIRECTORS.—Sanford M. Buck, Earl B. Bolton, F. A. Kramer, J. Walter Levie, Burhess S. Hulin, John E. Wiggins, Jay H. Buell.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$35,107 84	$48,128 12	$55,052 13	$54,352 52
Bonds, mortgages and securities	11,098 34	15,184 99	18,120 50	22,570 50
Premiums paid on bonds				
Overdrafts	100 19	133 39	351 98	335 74
Banking house	1,000 00	1,000 00	1,000 00	1,000 00
Furniture and fixtures	1,000 00	1,000 00	1,004 38	1,000 00
Other real estate	800 00	800 00	800 00	2,298 55
Due from other banks and bankers (not reserve cities)				
Items in transit	3,183 47	5,969 02	3,002 11	3,183 34
Interest account	102 38			
United States bonds				
Due from banks in reserve cities	23,455 56	20,311 47	10,639 70	9,280 98
Exchanges for clearing house				
U. S. and National bank currency	2,841 00	5,086 00	3,926 00	1,575 00
Gold coin	125 00	200 00	370 00	495 00
Silver coin	557 15	591 20	303 05	493 75
Nickels and cents	220 52	166 82	233 59	171 52
Checks, cash items and internal revenue account	625 97	1,042 08	1,017 43	1,376 07
Totals	$80,217 42	$99,613 09	$95,820 87	$98,132 97
Liabilities.				
Capital stock paid in	$10,570 00	$15,950 00	$20,000 00	$20,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid		290 83	890 92	938 58
Dividends unpaid				
Commercial deposits subject to check	41,625 18	47,703 90	31,238 99	33,430 52
Commercial certificates of deposit	28,022 24	35,668 36	43,690 96	36,161 19
Due to banks and bankers				2,150 62
Certified checks				
Cashier's checks outstanding				
Savings deposits				5,452 06
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$80,217 42	$99,613 09	$95,820 87	$98,132 97

No. 166.

FIRST COMMERCIAL AND SAVINGS BANK, WYANDOTTE.

Organized September 25, 1893.

H. C. POTTER, JR., *President;* S. T. HENDRICKS, *Vice President;* C. F. BABCOCK, *Cashier.*

DIRECTORS.—G. A. Raupp, S. T. Hendricks, C. F. Babcock, Geo. H. Russel, H. C. Potter, Jr., Fred Ginzel.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$103,711 68	$117,193 06	$119,434 93	$108,473 08
Bonds, mortgages and securities	124,762 00	125,677 00	128,588 00	134,818 00
Premiums paid on bonds				
Overdrafts	84 47	1,114 82	221 05	262 69
Banking house	17,000 00	17,000 00	17,000 00	17,000 00
Furniture and fixtures	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate	5,940 94	5,940 94	5,940 94	8,138 12
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	35,428 75	26,117 31	19,626 38	10,712 44
Exchanges for clearing house	172 90	251 99	639 72	527 63
U. S. and National bank currency	13,732 00	8,088 00	14,566 00	7,889 00
Gold coin	8,305 00	8,585 00	6,210 00	5,300 00
Silver coin	653 00	230 00	820 00	315 00
Nickels and cents	191 14	245 75	249 07	174 44
Checks, cash items and internal revenue account				
Totals	$313,381 88	$313,843 87	$316,696 09	$297,010 40
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	8,250 00	8,250 00	8,250 00	8,500 00
Undivided profits, less current expenses, interest and taxes paid	1,284 47	2,012 72	1,789 22	1,261 61
Dividends unpaid	36 00			38 00
Commercial deposits subject to check	90,713 42	84,380 17	72,672 72	56,955 45
Commercial certificates of deposit	364 15	651 45	1,094 40	832 40
Due to banks and bankers			8,000 00	8,000 00
Certified checks				
Cashier's checks outstanding				
Savings deposits	162,733 84	168,549 53	174,889 75	171,422 94
Savings certificates of deposit				
Notes and bills rediscounted				
Bills payable				
Totals	$313,381 88	$313,843 877	$316,696 09	$297,010 40

No. 64.

WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

J. S. VAN ALSTYNE, *President;* F. B. SIBLEY, *Vice President;* FRED E. VAN ALSTYNE, *Cashier.*

DIRECTORS.—J. S. Van Alstyne, Sidney T. Miller, F. B. Sibley, Geo. Hendrie, Thos. H. Christian, John C. Cahalan, Alexander H. Sibley, George T. Hendrie.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$233,993 41	$237,781 07	$254,930 14	$233,513 17
Bonds, mortgages and securities	369,279 73	377,160 73	376,456 00	387,276 17
Premiums paid on bonds	.....	1,500 00	1,500 00	1,500 00
Overdrafts	318 47	188 79	3,330 17	3,319 42
Banking house	25,000 00	25,000 00	25,000 00	25,000 00
Furniture and fixtures	.....	.....	.....	.....
Other real estate	.....	.....	6,250 00	6,250 00
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	9,790 60	1,070 69	531 00	98 61
United States bonds	50,000 00	50,000 00	50,000 00	50,000 00
Due from banks in reserve cities	206,363 14	202,944 05	202,125 17	187,762 90
Exchanges for clearing house	.....	.....	215 52	239 18
U. S. and National bank currency	31,008 00	28,367 00	29,346 00	36,035 00
Gold coin	22,517 50	23,545 00	23,620 00	24,085 00
Silver coin	1,334 45	1,149 25	367 95	867 30
Nickels and cents	166 40	162 65	155 27	230 13
Checks, cash items and internal revenue account	75 07	13 23	292 08	.....
Totals	$949,846 77	$948,882 46	$974,119 30	$956,176 88
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	24,762 00	29,218 97	36,294 12	30,908 28
Dividends unpaid	.....	.....	.....	125 00
Commercial deposits subject to check	235,022 36	205,971 60	223,443 52	210,119 41
Commercial certificates of deposit	.....	2,137 22	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	623,343 29	651,554 67	648,625 09	652,354 34
Savings certificates of deposit	6,719 12	.....	5,756 57	2,669 85
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$949 846 77	$948,882 46	$974,119 30	$956,176 88

No. 227.

YALE STATE BANK, YALE.

Organized January 4, 1901.

JAMES LIVINGSTON, *President;* JAMES MCCOLL, *Vice President;* WM. H. LEARMONT, *Cashier;* GUY E. BEARD, *Assistant Cashier.*

DIRECTORS.—James Livingston, Harvey Tappan, James McColl, Charles Rounds, J. P. Livingston.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$89,755 35	$94,497 19	$101,141 10	$99,295 11
Bonds, mortgages and securities	45,126 48	44,753 48	40,264 23	39,932 23
Premiums paid on bonds	.....	.....	.....	.....
Overdrafts	3,254 59	101 84	980 54	631 49
Banking house	.....	.....	.....	.....
Furniture and fixtures	1,438 50	1,408 50	1,388 50	1,368 50
Other real estate	4,636 00	4,636 00	4,636 00	4,636 00
Due from other banks and bankers (not reserve cities)	.....	.....	.....	.....
Items in transit	.....	.....	.....	.....
United States bonds	.....	.....	.....	.....
Due from banks in reserve cities	20,880 52	24,413 06	39,428 92	21,770 09
Exchanges for clearing house	.....	.....	.....	.....
U. S. and National bank currency	6,733 00	5,560 00	7,416 00	7,781 00
Gold coin	1,820 00	1,860 00	1,630 00	1,565 00
Silver coin	457 55	249 60	800 70	347 45
Nickels and cents	152 98	148 99	180 04	213 64
Checks, cash items and internal revenue account	215 61	34 63	594 27	81 15
Totals	$174,470 58	$177,663 29	$198,460 30	$177,621 66
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	3,500 00	3,500 00	3,500 00	4,000 00
Undivided profits, less current expenses, interest and taxes paid	2,975 62	4,881 37	5,227 17	3,124 74
Dividends unpaid	300 00	160 00	.....	150 00
Commercial deposits subject to check	28,599 53	33,485 78	44,791 09	24,836 68
Commercial certificates of deposit	65,354 90	61,511 40	69,712 43	66,488 51
Due to banks and bankers	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Savings deposits	44,178 53	43,540 34	45,227 61	49,494 73
Savings certificates of deposit	4,562 00	5,584 40	5,002 00	4,527 00
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$174,470 58	$177,663 29	$198,460 30	$177,621 66

No. 86.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

AUGUSTUS BEYER, *President;* HENRY P. GLOVER, *Vice President;* R. W. HEMPHILL, *Cashier;* P. W. CARPENTER, *Assistant Cashier;* GEO. H. GAW, JR., *Auditor.*

DIRECTORS.—R. W. Hemphill, H. P. Glover, Augustus Beyer, R. W. Hemphill, Jr., P. W. Carpenter.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$364,872 66	$367,396 35	$372,918 28	$378,030 22
Bonds, mortgages and securities	273,637 00	271,737 00	284,288 00	283,959 00
Premiums paid on bonds				
Overdrafts	16,165 54	9,005 01	7,513 91	10,247 92
Banking house	27,000 00	27,000 00	27,000 00	27,000 00
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate	22,540 00	22,540 00	22,540 00	22,540 00
Due from other banks and bankers (not reserve cities)	3,539 97			
Items in transit	1,050 44	2,127 71	6,515 58	1,490 50
United States bonds				
Due from banks in reserve cities	152,803 01	134,113 18	119,626 90	107,246 70
Exchanges for clearing house	1,707 77	5,637 92	4,579 80	14,614 91
U. S. and National bank currency	9,964 00	11,272 00	13,861 00	6,995 00
Gold coin	30,070 00	32,060 00	24,010 00	25,040 00
Silver coin	14,341 00	10,423 00	9,250 00	4,270 00
Nickels and cents	111 62	170 98	590 23	481 61
Checks, cash items and internal revenue account	863 99	2,404 52	680 54	68 58
Totals	$921,667 00	$898,887 67	$896,374 24	$884,964 44
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits, less current expenses, interest and taxes paid	3,017 43	6,035 18	3,552 56	4,961 96
Dividends unpaid				
Commercial deposits subject to check	103,292 56	81,543 78	91,980 72	79,295 01
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	145,302 10	152,321 91	151,282 97	150,733 33
Savings certificates of deposit	610,054 91	598,986 80	589,557 99	589,994 14
Notes and bills rediscounted				
Bills payable				
Totals	$921,667 00	$898,887 67	$896,374 24	$884,964 44

No. 307.

STATE COMMERCIAL & SAVINGS BANK OF ZEELAND, ZEELAND.

Organized February 13, 1905.

WM. WICHERS, *President;* JOY HECK, *Vice President;* BENJ. NEERKEN, *Cashier.*

DIRECTORS.—Wm. Wichers, Cornelius VanLoo, Martin Elzinga, W. G. Heasley, Joy Heck, Frank S. Coleman, Benjamin Neerken.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$36,971 79	$45,908 41	$48,571 15	$48,668 38
Bonds, mortgages and securities	28,785 95	34,075 00	34,900 00	38,203 00
Premiums paid on bonds				
Overdrafts			5 05	
Banking house	10,555 68	10,600 00	10,600 00	10,600 00
Furniture and fixtures	4,091 63	4,850 00	4,850 00	4,950 00
Expense	1,221 83	793 52	781 14	334 97
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit				
United States bonds				
Due from banks in reserve cities	11,711 18	6,890 35	12,068 08	7,822 00
Exchanges for clearing house				
U. S. and National bank currency	6,371 00	3,261 00	7,262 00	7,074 00
Gold coin	1,785 00	760 00	1,470 00	1,480 00
Silver coin	332 80	712 90	656 90	271 85
Nickels and cents	197 76	125 99	216 13	52 33
Checks, cash items and internal revenue account	25 61	96 32	47 73	554 48
Totals	$102,050 23	$108,073 49	$121,428 18	$120,011 01
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund				
Undivided profits, less current expenses, interest and taxes paid				
Dividends unpaid				
Commercial deposits subject to check	16,767 02	19,252 57	22,980 99	14,859 65
Commercial certificates of deposit				
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	16,449 41	19,312 67	23,609 09	28,376 76
Savings certificates of deposit	32,333 80	33,008 25	38,338 10	41,774 60
Notes and bills rediscounted				
Bills payable	1,500 00	1,500 00	1,500 00	
Totals	$102,050 23	$108,073 49	$121,428 18	$120,011 01

No. 226.

ZEELAND STATE BANK, ZEELAND.

Organized December 14, 1900.

J. DEN HERDER, *President;* F. BOONSTRA, *Vice President;* C. J. DEN HERDER, *Cashier.*

DIRECTORS.—J. Den Herder, A. Lahuis, H. De Kruif, F. Boonstra, C. J. Den Herder, T. A. Hulzinga, J. Veneklasen.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$212,596 81	$223,913 06	$224,323 55	$243,595 29
Bonds, mortgages and securities	245,838 70	269,563 70	279,958 70	278,258 70
Premiums paid on bonds				
Overdrafts	4 95		18 08	48 58
Banking house				
Furniture and fixtures	800 00	800 00	800 00	800 00
Other real estate				
Due from other banks and bankers (not reserve cities)				
Items in transit	471 00	257 03	1,047 83	1,049 49
United States bonds				
Due from banks in reserve cities	75,960 53	65,034 65	79,889 30	68,958 02
Exchanges for clearing house				
U. S. and National bank currency	13,069 00	15,588 00	14,163 00	15,746 00
Gold coin	17,430 00	16,170 00	17,322 50	19,267 50
Silver coin	1,012 75	1,266 90	839 80	1,475 30
Nickels and cents	125 23	286 37	316 01	266 50
Checks, cash items and internal revenue account	30 03	76 50	416 58	143 75
Totals	$567,339 00	$592,956 21	$619,095 35	$629,609 13
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits, less current expenses, interest and taxes paid	1,965 89	4,575 72	4,955 90	446 23
Dividends unpaid	100 00			
Commercial deposits subject to check	53,187 68	53,858 88	59,112 22	53,939 70
Commercial certificates of deposit	155,407 83	111,931 17	109,338 54	102,905 93
Due to banks and bankers				
Certified checks				
Cashier's checks outstanding				
Savings deposits	26,627 10	42,040 31	45,087 01	49,558 25
Savings certificates of deposit	288,050 50	338,550 13	358,601 68	380,759 02
Notes and bills rediscounted				
Bills payable				
Totals	$567,339 00	$592,956 21	$619,095 35	$629,609 13

REPORTS

OF THE

NATIONAL BANKS OF MICHIGAN

AS FURNISHED THE COMMISSIONER OF THE STATE BANKING DEPARTMENT

JANUARY 29, APRIL 6, JUNE 18 AND SEPTEMBER 4, 1906.

No. 7552.

THE ALBION NATIONAL BANK, ALBION.

W. O'DONOUGHUE, *President;* M. D. WEEKS, *Vice President;* H. M. DEARING, *Cashier;* SETH HYNEY, *Assistant Cashier.*

DIRECTORS.—W. O'Donoughue, M. D. Weeks, H. M. Dearing, A. J. Howell, James C. Eelow.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$211,768 94	$226,774 96	$233,159 75	$245,083 10
Overdrafts, secured and unsecured	145 01	2,068 75	1,371 27	1,770 36
U. S. Bonds to secure circulation	20,000 00	20,000 00	20,000 00	20,000 00
U. S. Bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. Bonds on hand	.....	.....	.....	.....
Premiums on U. S. Bonds	846 59	846 59	846 59	692 82
Stocks, securities, etc	87,364 90	79,804 39	60,515 33	48,536 38
Banking house, furniture and fixtures	7,450 00	7,450 00	7,450 00	7,450 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	81 00	.....	144 69	.....
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	14,181 68	7,344 54	31,427 06	22,577 16
Checks and other cash items	686 68	53 37	167 05	271 47
Exchanges for clearing house	974 81	1,008 58	623 86	552 94
Notes of other National banks	2,145 00	862 00	3,116 00	1,900 00
Fractional paper currency, nickels and cents	85 79	70 90	137 95	74 63
Specie	8,289 85	6,611 10	9,405 80	9,731 95
Legal tender notes	10,000 00	7,935 00	9,000 00	11,000 00
Redemption fund with U. S. treasurer (5% of circulation)	1,000 00	1,000 00	1,000 00	1,000 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$365,020 25	$361,830 18	$378,365 35	$370,640 81
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	2,633 56	2,950 99	2,984 35	1,421 56
National bank notes outstanding	20,000 00	20,000 00	20,000 00	20,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	225,173 90	217,446 41	244,990 89	243,338 29
Demand certificates of deposit	52,212 79	46,432 78	47,390 11	45,880 96
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	5,000 00	15,000 00	3,000 00	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$365,020 25	$361,830 18	$378,365 35	$370,640 81

No. 1829.

FIRST NATIONAL BANK, ALLEGAN.

I. P. GRISWOLD, *President;* LEON CHICHESTER, *Vice President;* F. I. CHICHESTER, *Cashier;* FRANK ANDREWS, W. L. DAVIS, *Assistant Cashiers.*

DIRECTORS.—I. P. Griswold, F. I. Chichester, E. E. Chichester, Leon Chichester, O. H. Gurley.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$298,081 18	$352,652 34	$381,579 38	$368,093 90
Overdrafts, secured and unsecured	5,531 24	4,788 35	4,271 54	3,172 98
U. S. Bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits	.....	.....	.....	50,000 00
U. S. Bonds on hand	.....	.....	.....	.....
Premiums on U. S. Bonds	.....	.....	.....	2,343 75
Stocks, securities, etc	21,454 00	26,454 00	33,204 00	33,204 00
Banking house, furniture and fixtures	6,709 00	6,709 00	6,709 00	6,709 00
Other real estate, and mortgages owned	1,500 00	8,289 30	8,289 30	8,389 30
Due from National banks (not reserve agents)	47,575 82	31,992 23	11,888 73	9,109 46
Due from State banks and bankers	2,292 78	7,633 18	25,499 45	18,574 62
Due from approved reserve agents	52,308 09	43,816 75	40,787 49	59,410 12
Checks and other cash items	4,102 84	8,974 89	1,776 29	179 17
Exchanges for clearing house	.....	.....	.....	.....
Mutilated currency	.....	.....	282 00	.....
Notes of other National banks	.....	.....	.....	.....
Fractional paper currency, nickels and cents	402 27	449 26	424 23	368 71
Specie	20,093 50	20,036 20	21,229 80	23,367 10
Legal tender notes	4,000 00	2,500 00	6,200 00	10,000 00
Redemption fund with U. S. treasurer (5% of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund	500 00	1,000 00	1,000 00	1,500 00
Totals	$517,050 72	$567,795 50	$595,641 21	$646,922 11
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	7,957 75	12,741 10	7,309 69	9,564 89
National bank notes outstanding	50,000 00	49,050 00	50,000 00	50,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	267 13	381 44	1,608 54	470 16
Dividends unpaid	1,127 00	259 00	1,589 00	217 00
Individual deposits subject to check	230,255 06	223,256 38	249,710 19	263,967 61
Demand certificates of deposit	163,967 81	219,885 28	223,031 84	209,402 65
Time certificates of deposit	.....	.....	.....	.....
Certified checks	2,254 30	2,222 30	667 41	127 26
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	50,000 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	1,448 00
Reserve for interest	1,221 67	.....	1,724 54	1,724 54
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$517,050 72	$567,795 50	$595,641 21	$646,922 11

No. 2847.

ALPENA NATIONAL BANK, ALPENA.

W. H. JOHNSON, *President;* HERMAN BESSER, *Vice President;* JOHN C. COMFORT, *Cashier.*

DIRECTORS.—Wm. H. Johnson, John Sinclair, William Krebs, Herman Besser, S. A. Davison, C. H. Osgood, Chas. H. Reynolds, Jas. K. Kerr, C. H. McKim.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$381,764 50	$512,859 50	$520,829 57	$540,627 58
Overdrafts, secured and unsecured	994 45	1,548 18	2,488 37	4,455 92
U. S. Bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. Bonds to secure U. S. deposits				
U. S. Bonds on hand				
Premiums on U. S. Bonds				
Bonds, securities, etc.	99,482 97	99,482 97	83,547 28	97,748 26
Banking house, furniture and fixtures	2,700 00	2,700 00	2,700 00	2,700 00
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)	111,062 67	56,304 85	65,641 83	7,312 13
Due from State banks and bankers	55,000 00	35,000 00	30,000 00	20,000 00
Due from approved reserve agents	80,079 62	32,233 47	71,837 53	85,620 03
Checks and other cash items	786 69	1,150 12	3,861 87	3,892 62
Exchanges for clearing house				
Notes of other National banks	1,814 00	4,117 00	4,030 00	4,534 00
Fractional paper currency, nickels and cents	656 89	469 03	453 71	477 04
Specie	23,905 00	23,097 50	21,305 00	22,575 00
Legal tender notes	25,660 00	32,441 00	27,851 00	14,555 00
Redemption fund with U. S. treasurer (5% of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$836,406 79	$853,903 62	$887,046 16	$856,997 58
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	15,500 00	15,500 00	15,500 00	20,000 00
Undivided profits less expenses and taxes paid	2,338 69	1,331 29	5,390 65	3,772 79
National bank notes outstanding	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid				
Individual deposits subject to check	590,908 98	610,148 62	640,442 23	610,731 05
Demand certificates of deposit	127,659 12	126,923 71	125,713 28	122,493 74
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$836,406 79	$853,903 62	$887,046 16	$856,997 58

No. 2714.

FIRST NATIONAL BANK, ANN ARBOR.

EDWARD D. KINNE, *President;* HARRISON SOULE, *Vice President;* S. W. CLARKSON, *Cashier.*

DIRECTORS.—E. D. Kinne, Harrison Soule, Wirt Cornwell, James L. Babcock, Moses Seabolt, S. W. Clarkson, H. M. Woods, William Wagner, Fred K. Schmid.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$337,613 77	$322,367 23	$359,417 31	$354,114 11
Overdrafts, secured and unsecured	4,217 47	2,153 34	2,963 28	4,780 05
U. S. Bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits				
U. S. Bonds on hand				
Premiums on U. S. bonds	900 00	900 00	900 00	900 00
Stocks, securities, etc	65,773 60	67,488 60	52,488 60	52,488 60
Banking house, furniture and fixtures	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned				
Bills in transit	283 15		536 20	290 97
Due from National banks (not reserve agents)				
Due from State banks and bankers	10,678 05	10,821 49	10,346 92	5,924 42
Due from approved reserve agents	44,585 68	63,647 40	53,776 42	20,866 92
Checks and other cash items		2,456 34		
Exchanges for clearing house	577 20	1,219 32	2,178 51	2,390 99
Notes of other National banks	10,115 00	9,185 00	7,520 00	2,420 00
Fractional paper currency, nickels and cents	602 45	703 30	712 42	639 94
Specie	22,326 75	21,547 35	21,883 20	23,341 50
Legal tender notes	13,696 00	13,915 00	14,273 60	12,867 00
Redemption fund with U. S. treasurer (5 % of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	$553,619 12	$558,654 37	$569,245 86	$523,274 50
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	30,061 69	34,715 65	36,366 39	33,761 52
National bank notes outstanding	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks	3,729 89			
Due to State banks and bankers	389 88			
Dividends unpaid	206 67	180 00		40 00
Individual deposits subject to check	170,696 77	167,476 18	182,122 23	119,004 57
Demand certificates of deposit	203,534 22	211,282 54	205,757 24	225,447 76
Time certificates of deposit				
Certified checks				20 65
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$553,619 12	$558,654 37	$569,245 86	$523,274 50

No. 7013.

CENTRAL NATIONAL BANK, BATTLE CREEK.

Organized November 21, 1903.

EDWARD C. HINMAN, *President;* FRANK WOLF, CARROLL L. POST, *Vice Presidents;* FRANK G. EVANS, *Cashier.*

DIRECTORS.—C. W. Post, E. C. Hinman, L. W. Robinson, C. L. Post, H. P. Stewart, H. B. Sherman, L. Werstein, G. L. Gilkey, Frank Wolf, Frank G. Evans.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,095,615 88	$1,149,831 21	$1,350,107 83	$1,417,927 42
Overdrafts, secured and unsecured	39 52	621 08	86 17	240 28
U. S. Bonds to secure circulation	200,000 00	200,000 00	200,000 00	200,000 00
U. S. Bonds to secure U. S. deposits	30,000 00	30,000 00	30,000 00	20,000 00
Other bonds to secure U. S. deposits	.....	.....	.....	30,000 00
U. S. Bonds on hand	.....	.....	.....	.....
Premiums on U. S. Bonds and other bonds	11,000 00	11,000 00	11,000 00	9,037 50
Stocks, securities, etc	33,486 20	33,486 20	33,486 20	33,486 20
Banking house, furniture and fixtures	28,775 00	28,775 00	28,775 00	27,025 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	6 49	2 53	8 19	3 98
Due from State banks and bankers	7,029 86	12,279 48	7,731 15	6,589 39
Due from approved reserve agents	102,731 11	97,206 67	123,221 52	167,866 03
Checks and other cash items	1,814 23	2,725 06	5,218 41	2,365 84
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	3,500 00	3,800 00	3,500 00	3,500 00
Fractional paper currency, nickels and cents	135 90	514 29	134 04	130 37
Specie	48,215 75	57,811 75	59,585 65	63,681 40
Legal tender notes	19,300 00	21,600 00	24,900 00	25,300 00
Redemption fund with U. S. treasurer (5 % of circulation)	10,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$1,591,649 94	$1,659,653 27	$1,887,754 16	$2,017,153 41
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	9,279 69	11,138 18	22,853 66	15,848 00
National bank notes outstanding	200,000 00	197,800 00	197,800 00	195,400 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	5,050 00	.....	.....	.....
Dividends unpaid	165 00	.....	.....	36 00
Individual deposits subject to check	1,057,554 91	1,100,687 06	1,326,577 28	1,451,945 86
Demand certificates of deposit	38,370 90	69,608 92	59,068 68	55,199 36
Time certificates of deposit	.....	.....	.....	.....
Certified checks	150 00	257 33	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	25,735 69	18,245 69	19,956 69	38,681 73
Deposits of U. S. disbursing officers	5,343 75	11,856 09	11,497 85	10,042 46
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,591,649 94	$1,659,653 27	$1,887,754 16	$2,017,153 41

No. 7589.

THE OLD NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

EDWIN C. NICHOLS, *President;* CHARLES AUSTIN, WM. J. SMITH, *Vice Presidents;* L. J. KARCHER *Cashier;* A. D. WEBB, *Assistant Cashier.*

DIRECTORS.—E. C. Nichols, Chas. Austin, F. G. Shepard, Samuel J. Titus, Wm. J. Smith, C. C. Beach, L. J. Karcher, Charles E. Kolb, I. H. Moore, L. J. Anderson, John Heyser.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,649,044 30	$1,649,879 55	$1,676,468 75	$1,804,437 33
Overdrafts, secured and unsecured	18,120 61	5,584 61	5,600 74	6,515 02
U. S. Bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00
U. S. Bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. Bonds on hand	.....	.....	.....	.....
Other bonds	140,765 43	131,765 43	131,765 43	127,591 33
Stocks, securities, etc	864 24	864 24	911 10	911 10
Banking house, furniture and fixtures	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	25,109 40	30,282 22	11,552 41	29,525 64
Due from State banks and bankers	28,830 01	19,157 25	14,555 85	19,182 66
Due from approved reserve agents	242,756 61	288,467 96	256,785 91	195,569 51
Checks and other cash items	11,995 44	15,153 83	1,988 86	26,318 03
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	7,250 00	7,125 00	9,800 00	8,300 00
Fractional paper currency, nickels and cents	998 85	912 38	691 82	577 40
Specie	72,505 30	81,948 30	108,259 25	75,193 15
Legal tender notes	35,000 00	30,000 00	40,000 00	32,000 00
Redemption fund with U. S. treasurer (5% of circulation)	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$2,343,240 19	$2,371,140 77	$2,368,380 12	$2,436,121 17
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	15,000 00
Undivided profits less expenses and taxes paid	8,808 08	11,297 07	30,545 39	19,250 01
National bank notes outstanding	100,000 00	98,600 00	98,500 00	99,200 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	7,626 32	16,356 24	25,501 25	6,639 65
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	2,050,824 97	2,077,532 17	2,055,634 29	2,144,622 90
Demand certificates of deposit	65,753 59	55,142 18	45,204 22	51,133 88
Time certificates of deposit	.....	.....	.....	.....
Certified checks	227 23	2,213 11	2,994 97	274 73
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$2,343,240 19	$2,371,140 77	$2,368,380 12	$2,436,121 17

No. 2853.

FIRST NATIONAL BANK, BAY CITY.

CHARLES A. EDDY, *President;* FREDERICK T. NORRIS, *Vice President;* FREDERICK P. BROWNE, *Cashier.*

DIRECTORS.—Chas. A. Eddy, F. P. Browne, H. B. Smith, E. A. Cooley, F. T. Norris, Alfred E. Bousfield, William L. Clements, Edwin T. Carrington, Franklin E. Parker.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$683,734 80	$681,726 70	$718,037 19	$682,243 33
Overdrafts, secured and unsecured	2 34	156 43	38 73	24 24
U. S. bonds to secure circulation	75,000 00	75,000 00	75,000 00	75,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Bonds, securities, etc	194,300 00	212,300 00	213,309 02	222,300 00
Banking house, furniture and fixtures	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	3,087 31	3,490 01	9,479 62	19,341 30
Due from State banks and bankers	21,391 28	28,015 78	25,413 03	27,709 36
Due from approved reserve agents	81,667 94	123,367 14	108,546 52	125,224 93
Checks and other cash items	2,827 63	422 91	1,593 14	1,705 19
Exchanges for clearing house	5,580 28	6,663 56	6,466 59	7,499 47
Notes of other National banks	20,015 00	12,785 00	11,465 00	9,395 00
Fractional paper currency, nickels and cents	691 55	398 46	477 49	694 68
Specie	53,100 00	55,600 00	60,600 00	44,500 00
Legal tender notes	22,483 00	18,682 00	14,085 00	10,271 00
Redemption fund with U. S. treasurer (5 % of circulation)	3,750 00	3,750 00	3,750 00	3,750 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	500 00	.....	2,000 00
Totals	$1,187,631 13	$1,242,857 98	$1,268,321 33	$1,251,658 50
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	50,000 00	50,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid	55,114 20	58,556 52	14,590 61	15,639 18
National bank notes outstanding	64,250 00	74,300 00	73,800 00	74,500 00
Due to other National banks	109 85	2,447 42	1,317 57	2,728 31
Due to State banks and bankers	6,925 74	20,747 74	16,068 13	12,473 15
Dividends unpaid	120 00	.....	.....	.....
Individual deposits subject to check	413,144 39	411,711 23	425,354 95	399,615 38
Demand certificates of deposit	.....	.....	.....	.....
Time certificates of deposit	495,011 89	519,929 94	534,481 55	544,325 08
Certified checks	1,179 30	2,489 37	2,137 76	1,801 64
Cashier's checks outstanding	1,775 76	2,675 76	570 76	575 76
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,187,631 13	$1,242,857 98	$1,268,321 33	$1,251,658 50

No. 4953.

THE OLD SECOND NATIONAL BANK, BAY CITY.

JAMES E. DAVIDSON, *President;* EDGAR B. FOSS, *Vice President;* M. M. ANDREWS, *Cashier;* C. M. BUMP, *Assistant Cashier.*

DIRECTORS.—James E. Davidson, E. B. Foss, John L. Stoddard, Geo. B. Jennison, M. M. Andrews.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$621,418 34	$568,697 85	$548,939 72	$575,949 63
Overdrafts, secured and unsecured	65 96	47 53	7 30	312 24
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	61,378 98	61,378 98	63,528 98	63,528 98
Banking house, furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate, and mortgages owned	.....	6,236 46	6,236 46	6,236 46
Due from National banks (not reserve agents)	.....	.....	.....	.....
Due from State banks and bankers	15,512 01	15,206 60	21,506 53	30,090 70
Due from approved reserve agents	29,576 41	33,678 29	116,165 35	58,187 63
Checks and other cash items	862 63	423 07	205 81	423 33
Exchanges for clearing house	3,236 85	6,126 78	6,626 99	4,509 52
Notes of other National banks	7,710 00	8,750 00	3,843 00	3,580 00
Fractional paper currency, nickels and cents	144 32	20 86	91 37	86 41
Specie	43,966 00	67,569 00	47,640 00	49,844 50
Legal tender notes	11,681 00	17,745 00	16,223 00	11,149 00
Redemption fund with U. S. treasurer 5% of circulation	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$850,552 50	$840,880 42	$886,014 51	$858,898 40
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid	10,726 97	2,679 81	4,348 90	11,100 65
National bank notes outstanding	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks	12,199 31	12,835 90	10,680 40	9,198 79
Due to State banks and bankers	7,367 86	15,190 08	10,247 37	8,695 36
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	254,137 13	283,868 76	351,079 29	342,820 55
Demand certificates of deposit	356,121 23	336,305 87	319,658 55	297,083 05
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	20,000 00	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$850,552 50	$840,880 42	$886,014 51	$858,898 40

No. 3947.

FIRST NATIONAL BANK, BESSEMER.

WILLIAM I. PRINCE, *President;* GEORGE L. LOOPE, *Vice President;* W. F. TRUETTNER, *Cashier.*

DIRECTORS.—William I. Prince, Joseph Sellwood, Louis H. Truettner, George L. Loope, A. B. Johnston.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$415,694 83	$401,190 36	$395,388 45	$369,648 83
Overdrafts, secured and unsecured	93 35			125 88
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc	29,500 00	29,500 00	29,500 00	28,000 00
Banking house, furniture and fixtures	6,500 00	6,500 00	6,500 00	6,000 00
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)	33,207 33	29,935 59	25,886 30	42,271 13
Due from State banks and bankers	903 95	2,374 94	460 29	1,713 85
Due from approved reserve agents	48,980 31	64,519 61	100,842 03	57,995 81
Checks and other cash items	807 13	7,251 52	11,333 12	3,569 10
Exchanges for clearing house				
Notes of other National banks	4,245 00	2,370 00	3,870 00	9,520 00
Fractional paper currency, nickels and cents	275 46	1,074 42	438 37	1,249 45
Specie	27,359 90	31,857 55	20,214 65	35,091 40
Legal tender notes	5,790 00	1,000 00	3,610 00	7,720 00
Redemption fund with U. S. treasurer (5% of circulation)	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$586,482 26	$590,698 99	$611,218 21	$576,030 45
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	3,046 29	6,453 12	7,218 69	5,945 15
National bank notes outstanding	12,500 00	12,500 00	11,900 00	12,500 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid	4 00			
Individual deposits subject to check	419,117 65	409,134 92	428,099 69	389,520 82
Demand certificates of deposit	91,814 32	102,260 95	103,999 83	108,064 48
Time certificates of deposit				
Certified checks		350 00		
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$586,482 26	$590,698 99	$611,218 21	$576,030 45

No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

D. S. SCOFFERN, *President;* J. W. BEISTLE, *Vice President;* CHARLES F. PEARS, *Cashier;* H. B. HOWE, *Assistant Cashier.*

DIRECTORS.—D. S. Scoffern, C. H. Baker, J. W. Beistle, C. F. Pears, Charles Bishop.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$139,315 93	$135,182 70	$154,297 80	$143,709 78
Overdrafts, secured and unsecured	3,587 00	2,640 89	1,247 81	2,707 20
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	694 09	694 09	694 09	694 09
Stocks, securities, etc	14,326 07	14,326 07	14,326 07	19,326 07
Banking house, furniture and fixtures	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate, and mortgages owned	5,397 01	5,397 01	5,397 01	5,397 01
Due from National banks (not reserve agents)	11,076 23	12,098 31	17,936 57	17,842 85
Due from State banks and bankers	7,713 08	816 95	2,979 21	19,457 95
Due from approved reserve agents	45,980 74	59,044 17	40,262 16	32,399 31
Checks and other cash items	3,031 69	3,964 64	5,069 01	5,958 17
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	4,340 00	4,000 00	2,310 00	480 00
Fractional paper currency, nickels and cents	287 57	220 39	236 25	293 44
Specie	9,974 20	11,234 50	9,870 50	11,260 90
Legal tender notes	2,000 00	1,000 00	500 00	1,000 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$275,173 61	$278,069 72	$282,576 48	$287,976 77
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	6,695 18	6,546 89	8,365 28	9,341 29
National bank notes outstanding	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks	677 43	.....	.....	.....
Due to State banks and bankers	20 75	20 75	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	66,388 35	62,436 93	62,886 58	70,583 69
Demand certificates of deposit	141,391 90	149,065 15	151,324 62	148,051 79
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$275,173 61	$278,069 72	$282,576 48	$287,976 77

No. 3457.

FIRST NATIONAL BANK OF CALUMET, CALUMET.

JOHN D. CUDDIHY, *President;* JOSEPH HERMANN, *Vice President;* JOS. W. SELDEN, *Cashier;* EDWARD F. CUDDIHY, *Assistant Cashier.*

DIRECTORS.—Joseph Hermann, John D. Cuddihy, Thomas M. Lyon, August Mette, Edward Ulseth, Norman W. Haire, Thomas H. Collins, Thomas Hoatson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,599,895 48	$1,865,589 91	$2,177,254 98	$2,506,236 75
Overdrafts, secured and unsecured	612 58	477 32	929 07	1,509 55
U. S. bonds to secure circulation	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds to secure U. S. deposits	.....	.....	55,416 67	55,416 67
U. S. bonds on hand	4,700 00	4,700 00	4,700 00	5,500 00
Premiums on U. S. bonds	199 00	199 00	199 00	429 00
Stocks, securities, etc	355,428 78	398,762 09	362,284 29	472,605 29
Banking house, furniture and fixtures	36,289 63	37,075 54	38,019 60	42,003 52
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	63,255 48	70,987 16	117,007 29	84,626 37
Due from State banks and bankers	38,578 08	32,394 05	34,935 53	14,538 28
Due from approved reserve agents	523,488 59	303,812 58	586,687 83	368,205 91
Checks and other cash items	4,102 79	4,315 63	19,907 38	5,169 72
Exchanges for clearing house	.....	.....	.....	4,915 67
Notes of other National banks	49,825 00	44,000 00	80,705 00	20,865 00
Fractional paper currency, nickels and cents	669 55	467 01	268 80	983 08
Specie	145,277 00	201,406 55	119,683 90	271,544 05
Legal tender notes	200,000 00	116,000 00	111,000 00	80,000 00
Redemption fund with U. S. treasurer (5% of circulation)	1,875 00	1,875 00	1,875 00	1,875 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$3,061,696 96	$3,119,561 84	$3,748,374 34	$3,973,923 86
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	200,000 00
Undivided profits less expenses and taxes paid	34,963 63	46,905 84	59,759 43	7,347 52
National bank notes outstanding	22,400 00	20,500 00	36,200 00	34,900 00
Due to other National banks	.....	4,066 54	.....	13,718 54
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	2,664,759 32	2,706,290 88	3,276,294 35	3,237,588 78
Demand certificates of deposit	35,518 32	41,374 90	25,656 11	278,567 28
Time certificates of deposit	.....	.....	.....	.....
Certified checks	1,492 57	363 68	464 45	1,801 74
Cashier's checks outstanding	2,563 12	60 00	.....	.....
United States deposits	.....	.....	50,000 00	50,000 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$3,061,696 96	$3,119,561 84	$3,748,374 34	$3,973,923 86

No. 1812.

FIRST NATIONAL BANK, CASSOPOLIS.

M. L. HOWELL, *President;* A. M. KINGSBURY, *Vice President;* CHARLES A. RITTER, *Cashier;* D. L. KINGSBURY, *Assistant Cashier.*

DIRECTORS.—M. L. Howell, J. H. Johnson, C. A. Ritter, A. M. Kingsbury, Ellen R Funk, Harsen D. Smith, W. G. Bonine.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$172,234 87	$171,808 76	$176,488 18	$195,939 65
Overdrafts, secured and unsecured	138 14	220 90	209 95	545 50
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand	1,000 00	1,000 00		
Premiums on U. S. bonds				
Stocks, securities, etc	80,050 00	65,700 00	65,700 00	68,700 00
Banking house, furniture and fixtures	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)	290 00	325 00	4,212 70	525 00
Due from State banks and bankers	815 00	1,209 27	840 00	1,178 38
Due from approved reserve agents	28,575 67	19,449 58	37,258 53	25,221 41
Checks and other cash items	48 25	20 65	73 00	9 20
Exchanges for clearing house				
Notes of other National banks	3,341 00	2,655 00	2,986 00	2,062 00
Fractional paper currency, nickels and cents	276 97	310 63	121 19	259 56
Specie	19,430 00	12,800 00	11,855 00	16,430 00
Legal tender notes	500 00	500 00	1,000 00	500 00
Redemption fund with U. S. treasurer (5 % of circulation	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	$324,324 90	$293,624 79	$318,369 55	$328,995 70
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid	8,993 41	8,387 33	9,547 07	9,946 52
National bank notes outstanding	12,500 00	12,500 00	12,500 00	12,000 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid				100 00
Individual deposits subject to check	106,087 11	94,863 23	100,436 59	116,477 02
Demand certificates of deposit	106,744 38	87,874 23	105,285 89	100,472 16
Time certificates of deposit				
Certified checks			600 00	
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$324,324 90	$293,624 79	$318,369 55	$328,995 70

No. 1758.

FIRST NATIONAL BANK, CHARLOTTE.

J. M. C. SMITH, *President;* FRED S. BELCHER, *Vice President;* FRED H. POLLARD, *Cashier;* F. A. LESUER, *Assistant Cashier.*

DIRECTORS.—J. M. C. Smith, Fred S. Belcher, Edward S. Lacey, Fred H. Pollard, Geo. N. Berry, F. A. Ives, W. Z. Mitchell, C. S. Brown, C. E. Scott.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$347,263 99	$385,642 44	$425,983 76	$439,269 64
Overdrafts, secured and unsecured	520 41	1,914 86	1,584 16	1,343 65
U. S. bonds to secure circulation	75,000 00	75,000 00	75,000 00	75,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	13,500 00	12,500 00	11,000 00	10,500 00
Banking house, furniture and fixtures	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	13,027 72	11,357 73	18,205 34	11,344 26
Due from State banks and bankers	9,151 45	1,399 14	62 60	58 22
Due from approved reserve agents	87,569 77	41,040 62	70,153 18	50,148 96
Checks and other cash items	12 00	380 00	.....	20 95
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	2,500 00	1,000 00	1,000 00	500 00
Fractional paper currency, nickels and cents	334 66	424 20	199 99	196 25
Specie	19,905 00	17,850 00	18,302 00	18,862 50
Legal tender notes	8,365 00	5,160 00	6,500 00	3,500 00
Redemption fund with U. S. treasurer (5 % of circulation)	3,750 00	3,750 00	3,750 00	3,750 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$587,900 00	$564,418 99	$638,741 03	$621,494 43
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	5,173 98	5,659 98	7,251 65	9,753 28
National bank notes outstanding	73,200 00	75,000 00	75,000 00	75,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	4,964 31	5,381 55	5,484 11	1,710 02
Dividends unpaid	66 00	1,302 00	18 00	12 00
Individual deposits subject to check	220,793 41	173,152 84	232,767 68	221,320 82
Demand certificates of deposit	183,679 78	203,900 01	218,219 59	213,698 31
Time certificates of deposit	.....	.....	.....	.....
Certified checks	22 52	22 61	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$587,900 00	$564,418 99	$638,741 03	$621,494 43

No. 3034.

MERCHANTS' NATIONAL BANK, CHARLOTTE.

A. D. BAUGHMAN, *President;* HOMER G. BARBER, *Vice President;* H. K. JENNINGS, *Cashier;* MERLIN P. RESCH, *Assistant Cashier.*

DIRECTORS.—A. D. Baughman, E. N. Ely, W. B. Otto, H. K. Jennings, H. G. Barber, G. H. Spencer.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$247,490 90	$217,365 62	$274,158 07	$301,910 88
Overdrafts, secured and unsecured	1,670 89	3,207 27	7,122 53	4,208 81
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Transit items	10,452 59	4,087 30	6,152 96	1,665 07
Stocks, securities, etc	7,250 00	7,250 00	7,250 00	7,250 00
Banking house, furniture and fixtures	23,000 00	21,500 00	21,500 00	21,500 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	.....	.....	.....	.....
Due from State banks and bankers	1,203 81	7,288 56	1,213 19	5,285 51
Due from approved reserve agents	83,678 70	55,338 91	55,923 64	31,513 65
Checks and other cash items	80 72	85 35	38 06	5 83
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	5,565 00	7,705 00	6,020 00	8,895 00
Fractional paper currency, nickels and cents	392 81	299 26	278 44	137 27
Specie	12,693 00	17,151 00	15,773 00	14,684 00
Legal tender notes	5,000 00	8,000 00	4,000 00	5,000 00
Redemption fund with U. S. treasurer (5% of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	20 00	.....
Totals	$465,978 42	$416,778 27	$466,949 89	$469,556 02
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	50,000 00
Undivided profits less expenses and taxes paid	34,234 63	33,534 89	34,645 67	11,317 75
National bank notes outstanding	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks	7,500 00	.....	.....	907 93
Due to State banks and bankers and trust co's	15,979 74	.....	8,626 35	.....
Dividends unpaid	150 00	1,412 50	200 00	200 00
Individual deposits subject to check	95,068 81	62,976 53	96,000 03	99,847 14
Demand certificates of deposit	173,045 24	178,854 35	187,324 84	192,130 20
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	153 00	153 00
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	15,000 00	15,000 00	15,000 00	15,000 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$465,978 42	$416,778 27	$466,949 89	$469,556 02

No. 3235.

FIRST NATIONAL BANK OF CHEBOYGAN.

GEO. F. RAYNOLDS, *President;* JACOB J. POST, *Vice President;* A. W. RAMSAY, *Cashier.*

DIRECTORS.—Geo. F. Raynolds, Jacob. J. Post, S. Harris Fmbury, W. F. DePuy, A. M. Gerow, V. D. Sprague, H. A. Frambach.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$438,591 10	$496,236 56	$491,381 14	$428,147 18
Overdrafts, secured and unsecured	130 64	670 45	262 83	1,077 59
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	2,967 66	2,967 66	2,967 66	2,967 66
Stocks, securities, etc	29,500 00	29,500 00	29,500 00	29,500 00
Banking house, furniture and fixtures	19,106 00	19,106 00	19,106 00	19,106 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	4,441 62	4,878 34	5,357 44	5,402 72
Due from State banks and bankers	5,683 71	4,636 14	5,142 39	6,585 99
Due from approved reserve agents	32,640 45	38,814 77	46,145 95	74,084 95
Checks and other cash items	2,580 72	1,345 51	754 80	1,051 33
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,337 00	2,002 00	1,103 00	2,304 00
Fractional paper currency, nickels and cents	594 10	377 62	467 48	446 18
Specie	28,558 60	28,064 60	27,338 35	31,042 05
Legal tender notes	11,238 00	5,630 00	10,521 00	14,211 00
Redemption fund with U. S. treasurer (5% of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$629,869 60	$686,729 65	$692,548 04	$668,426 65
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes pad	21,289 32	22,821 47	23,045 01	23,013 80
National bank notes outstanding	50,000 00	50,000 00	49,000 00	48,100 00
Due to other National banks	54 44	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	231,241 37	238,019 75	225,316 50	234,364 15
Demand certificates of deposit	4,466 73	4,395 47	1,759 31	1,300 84
Time certificates of deposit	262,817 74	273,958 11	298,427 22	301,647 86
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	37,534 85	10,000 00	.....
Bills payable	.....	.....	25,000 00	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$629,869 60	$686,729 65	$692,548 04	$668,426 65

No. 1235.

COLDWATER NATIONAL BANK, COLDWATER.

L. M. WING, *President;* Z. G. OSBORN, *Vice President;* H. R. SAUNDERS, *Cashier;* W. H. SIMONS, *Assistant Cashier.*

DIRECTORS.—L. M. Wing, Z. G. Osborn, L. Sloman, F. W. Moore, H. R. Saunders, B. B. Gorman, C. A. Pollock.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$237,773 25	$239,214 58	$260,483 97	$288,306 97
Overdrafts, secured and unsecured	286 44	275 38	111 44	510 74
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	1,800 00	1,800 00	1,800 00	1,800 00
Banking house, furniture and fixtures	2,865 00	2,865 00	2,865 00	2,865 00
Other real estate, and mortgages owned	28,113 75	27,763 75	10,623 82	10,623 82
Due from National banks (not reserve agents)	.....	.....	.....	.....
Due from State banks and bankers	895 00	1,320 00	.....	.....
Due from approved reserve agents	38,769 91	38,790 25	77,362 78	67,928 13
Checks and other cash items	1,486 65	2,761 55	1,130 25	284 93
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	2,385 00	2,645 00	2,360 00	2,910 00
Fractional paper currency, nickels and cents	162 86	188 35	32 76	43 87
Specie	14,359 05	14,220 95	14,662 25	15,155 80
Legal tender notes	1,490 00	1,656 00	1,475 00	1,821 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	1,200 00	.....
Totals	$356,636 91	$359,750 81	$400,357 27	$418,500 26
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits less expenses and taxes paid	6,280 56	7,431 97	8,988 84	9,683 80
National bank notes outstanding	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	119,449 53	90,829 28	158,754 73	175,601 03
Demand certificates of deposit	70,906 82	101,489 56	72,613 70	73,215 43
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$356,636 91	$359,750 81	$400,357 27	$418,500 26

No. 1924.

SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. Rose, *President;* J. S. Barber, *Vice President;* A. S. Upson, *Cashier.*

Directors.—L. E. Rose, J. S. Barber, R. E. Clarke, M. G. Clarke, A. S. Upson, Milo D. Campbell, E. G. Luce.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$523,137 64	$515,784 53	$523,131 06	$498,406 00
Overdrafts, secured and unsecured	705 51	2,304,95	918 52	849 82
U. S. bonds to secure circulation	165,000 00	165,000 00	165,000 00	165,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc	107,450 89	107,450 89	104,950 89	102,100 89
Banking house, furniture and fixtures	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)	4,509 06	1,938 60	1,668 51	6,218 83
Due from State banks and bankers	975 00	839 50	1,390 00	1,316 00
Due from approved reserve agents	60,911 53	86,108 77	64,447 82	71,955 51
Checks and other cash items	2,051 90	504 13	632 53	4,292 11
Exchanges for clearing house				
Notes of other National banks	4,914 00	6,433 00	5,608 00	6,639 00
Fractional paper currency, nickels and cents	196 07	103 78	109 89	147 89
Specie	15,537 20	16,457 33	15,714 11	16,893 83
Legal tender notes	8,730 00	10,430 00	9,430 00	11,000 00
Redemption fund with U. S. treasurer (5% of circulation)	8,250 00	7,750 00	8,250 00	8,250 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$918,368 80	$937,165 48	$917,251 33	$909,069 88
Liabilities.				
Capital stock paid in	$165,000 00	$165,000 00	$165,000 00	$165,000 00
Surplus fund	35,000 00	35,000 00	35,000 00	135,000 00
Undivided profits less expenses and taxes paid	113,711 91	118,479 11	123,368 22	21,706 73
National bank notes outstanding	165,000 00	165,000 00	165,000 00	165,000 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid				
Individual deposits subject to check	141,419 92	151,547 44	148,542 60	150,532 27
Demand certificates of deposit	298,095 10	301,997 06	280,198 64	271,689 01
Time certificates of deposit				
Certified checks	141 87	141 87	141 87	141 87
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$918,368 80	$937,165 48	$917,251 33	$909,069 88

No. 7525.

THE IRON COUNTY NATIONAL BANK, CRYSTAL FALLS.

J. F. CORCORAN, *President;* CHAS. H. WATSON, *Vice President.*
WARD J. KELLY, *Assistant Cashier.*

DIRECTORS.—M. H. Moriarty, James F. Corcoran, Wm. J. Richards, Herman Holmes, Chas. H. Watson

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$63,860 24	$111,006 62	$90,440 81	$105,210 08
Overdrafts, secured and unsecured	74 79	109 60	29 47	28 05
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	492 19	492 19	492 19	492 19
Stocks, securities, etc	70,480 00	70,480 00	70,480 00	70,480 00
Banking house, furniture and fixtures	3,846 60	3,846 60	3,846 60	3,846 60
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	32,897 44	91 41	19 11	100 25
Due from State banks and bankers	267 65	10,802 01	12,300 25	4,651 95
Due from approved reserve agents	81,661 18	61,898 98	106,516 67	81,961 04
Checks and other cash items	2,893 57	386 77	161 75	834 89
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	100 00	610 00	1,500 00	700 00
Fractional paper currency, nickels and cents	133 99	332 93	358 09	239 55
Specie	13,486 10	16,850 40	16,431 10	12,576 40
Legal tender notes	2,300 00	2,600 00	5,000 00	3,490 00
Redemption fund with U. S. treasurer (5% of circulation)	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$285,618 75	$292,632 51	$320,701 04	$297,736 00
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	2,000 00	2,000 00	2,000 00	2,500 00
Undivided profits less expenses and taxes paid	265 24	2,020 91	3,935 44	4,804 52
National bank notes outstanding	12,500 00	12,000 00	12,500 00	12,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	140 00	35 00	35 00	35 00
Individual deposits subject to check	148,769 43	147,397 19	173,315 66	124,807 37
Demand certificates of deposit	.....	.....	.....	.....
Time certificates of deposit	96,944 08	103,167 75	103,914 94	126,041 42
Certified checks	.....	1,011 66	.....	500 00
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	2,047 69
Totals	$285,618 75	$292,632 51	$320,701 04	$297,736 00

No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

WALDO A. AVERY, *President*, JOHN N. BAGLEY, *Vice President;* HAMILTON DEY, *Cashier;* HERMANN DEY, *Assistant Cashier;* JOHN P. WILLIAMS, *Auditor.*

DIRECTORS.—D. D. Thorp, Hamilton Dey, John N. Bagley, W. A. Avery, Julius Stroh, James N. Wright, Gilbert Hart, Wm. H. Murphy, Frank W. Gilchrist, Wm. P. Holliday, Chas. B. Warren, Frank S. Werneken, Fremont Woodruff.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$2,358,485 10	$2,295,697 30	$2,411,084 01	$2,399,779 54
Overdrafts, secured and unsecured	206 34	4,096 72	1,113 78	1,750 63
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	250,204 78	425,988 53	360,988 53	365,419 15
Banking house, furniture and fixtures	3,375 00	3,375 00	3,375 00	3,375 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	344,582 71	405,985 01	376,984 08	473,984 62
Due from State banks and bankers	30,779 78	37,317 76	38,365 29	27,261 87
Due from approved reserve agents	228,830 72	338,253 57	344,792 70	434,716 70
Checks and other cash items	2,397 02	1,573 42	4,501 73	1,315 84
Exchanges for clearing house	93,537 48	38,204 91	102,111 62	53,606 21
Notes of other National banks	47,324 00	36,868 00	72,703 00	89,966 00
Fractional paper currency, nickels and cents	2,066 94	1,662 62	1,435 87	1,477 38
Specie	198,750 50	160,998 50	202,766 00	187,047 50
Legal tender notes	132,150 00	153,675 00	170,502 00	196,155 00
Redemption fund with U. S. treasurer (5% of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund	1,200 00	.....	.....	700 00
Totals	$3,746,390 37	$3,956,196 34	$4,143,223 61	$4,289,055 44
Liabilities.				
Capital stock paid in	$400,000 00	$400,000 00	$400,000 00	$400,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid	41,622 78	52,144 46	56,773 21	42,079 36
National bank notes outstanding	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks	438,891 82	457,111 38	534,522 93	453,458 63
Due to State banks and bankers	410,215 22	470,279 95	415,086 95	401,966 20
Dividends unpaid	126 00	.....	.....	.....
Individual deposits subject to check	2,206,928 67	2,092,060 54	2,465,419 77	2,772,553 77
Demand certificates of deposit	90,381 21	102,506 21	69,164 46	67,354 98
Time certificates of deposit	.....	.....	.....	.....
Certified checks	8,196 67	.....	.....	.....
Cashier's checks outstanding	28 00	3,445 55	52,256 29	1,642 50
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	228,648 25	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$3,746,390 37	$3,956,196 34	$4,143,223 61	$4,289,055 44

No. 2591.

COMMERCIAL NATIONAL BANK, DETROIT.

M. L. WILLIAMS, *President;* GEO. HENDRIE, CHAS. L. PALMS, *Vice Presidents;* F. A. SMITH, *Cashier;* HENRY H. SANGER, W. A. MCWHINNEY, *Assistant Cashiers;* J. H. HART, *Auditor.*

DIRECTORS.—George Hendrie, Joseph H. Berry, Gilbert W. Lee, M. L. Williams, W. C. Williams, C. F. Hammond, Robert Henkel, Jas. D. Standish, A. E. F. White, H. Kirke White, Chas. L. Palms, J. S. Farrand, Jr., Dr. J. B. Book, Wm. P. Hamilton, M. J. Murphy.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$6,313,482 01	$6,558,693 51	$6,193,818 41	$6,361,593 23
Overdrafts, secured and unsecured	174 28	175 86	462 97	1,532 78
U. S. bonds to secure circulation	825,000 00	825,000 00	825,000 00	825,000 00
U. S. bonds to secure U. S. deposits	175,000 00	175,000 00	175,000 00	175,000 00
U. S. bonds on hand				
Premiums on U. S. bonds	20,000 00			
Stocks, securities, etc	18,551 00	35,351 00	35,351 00	30,684 23
Banking house, furniture and fixtures	20,000 00	20,000 00	20,000 00	18,000 00
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)	588,732 23	694,067 13	576,238 44	561,000 02
Due from State banks and bankers	35,438 99	111,889 19	54,070 01	39,021 45
Due from approved reserve agents	805,702 28	1,398,084 94	1,058,162 75	1,037,248 96
Checks and other cash items	2,713 91	15,365 66	5,250 78	9,034 33
Exchanges for clearing house	209,735 82	86,403 27	103,550 43	94,413 64
Notes of other National banks	67,620 00	31,987 00	61,640 00	56,660 00
Fractional paper currency, nickels and cents	2,262 61	1,932 40	1,065 71	454 67
Specie	400,937 00	86,860 00	130,359 50	231,907 50
Legal tender notes	461,000 00	423,000 00	444,000 00	665,000 60
Redemption fund with U. S. treasurer (5% of circulation)	41,250 00	41,250 00	41,250 00	41,250 00
Due from U. S. treasurer, other than 5% redemption fund	13,000 00	3,500 00	12,000 00	16,500 00
Totals	$10,000,600 13	$10,500,559 96	$9,737,160 00	$10,164,300 21
Liabilities.				
Capital stock paid in	$1,000,000 00	$1,000,000 00	$1,000,000 00	$1,000,000 00
Surplus fund	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits less expenses and taxes paid	89,057 12	77,756 94	92,590 28	96,743 16
National bank notes outstanding	791,900 00	808,000 00	756,500 00	778,200 00
Due to other National banks	1,259,793 83	803,785 64	861,321 04	882,031 94
Due to State banks and bankers	2,043,846 88	1,927,892 73	1,848,603 00	1,873,882 13
Dividends unpaid	100 50	1,455 00	52 50	
Individual deposits subject to check	3,241,023 06	4,350,589 91	3,652,260 50	4,034,077 32
Demand certificates of deposit	836,000 95	791,327 99	784,544 91	739,123 01
Time certificates of deposit				
Certified checks	19,299 81	15,587 15	28,572 93	32,181 61
Cashier's checks outstanding	7,211 53	8,965 46	4,022 63	9,164 14
United States deposits	72,174 62	69,181 64	30,343 21	5,172 04
Deposits of U. S. disbursing officers	106,868 21	103,724 47	138,278 54	185,072 21
Notes and bills rediscounted				
Bills payable				
Reserve for taxes	33,323 62	36,293 03	40,070 46	28,652 65
Liabilities other than those above stated				
Totals	$10,000,600 13	$10,500,559 96	$9,737,160 00	$10,164,300 21

No. 2707.

FIRST NATIONAL BANK, DETROIT.

DEXTER M. FERRY, *President;* JOHN T. SHAW, *Vice President and Cashier;* FMORY W. CLARK, *Second Vice President;* FRANK G. SMITH, JOSEPH GRINDLEY, *Assistant Cashiers.*

DIRECTORS.—D. M. Ferry, Wm. J. Chittenden, Don M. Dickinson, Wm. C. McMillan, Clinton G. Edgar, John T. Shaw, Stephen Y. Seyburn, E. W. Clark, Cornelius J. Reilly.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$3,538,437 02	$3,620,255 58	$4,529,670 76	$4,446,128 23
Overdrafts, secured and unsecured	32 70	.....	173 74	769 49
U. S. bonds to secure circulation	375,000 00	475,000 00	475,000 00	475,000 00
U. S. bonds to secure U. S. deposits	285,000 00	285,000 00	285,000 00	285,000 00
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	4,000 00	4,000 00	.....
Stocks, securities, etc	1,327,167 88	1,236,730 38	1,476,730 38	1,490,740 66
Banking house, furniture and fixtures	.....	.....	.....	.....
Other real estate, and mortgages owned	30,000 00	.....	.....	.....
Due from National banks (not reserve agents)	485,737 23	473,254 33	508,110 98	497,122 48
Due from State banks and bankers	117,674 58	168,475 67	197,287 40	158,120 68
Due from approved reserve agents	554,607 41	942,830 12	755,913 38	769,130 92
Checks and other cash items	1,059 61	53 70	969 61	77 05
Exchanges for clearing house	89,216 17	117,351 35	162,306 67	257,927 19
Notes of other National banks	121,371 00	60,892 00	230,131 00	204,665 00
Fractional paper currency, nickels and cents	7,916 65	3,414 02	3,312 33	3,623 09
Specie	452,264 00	446,800 50	494,959 00	409,976 50
Legal tender notes	260,010 00	215,010 00	413,010 00	413,010 00
Redemption fund with U. S. treasurer (5% of circulation)	18,750 00	23,750 00	23,750 00	23,750 00
Due from U. S. treasurer, other than 5% redemption fund	3,000 00	14,000 00	12,000 00	7,000 00
Totals	$7,667,244 25	$8,086,817 65	$9,572,325 25	$9,432,041 29
Liabilities.				
Capital stock paid in	$750,000 00	$750,000 00	$750,000 00	$750,000 00
Surplus fund	250,000 00	250,000 00	250,000 00	250,000 00
Undivided profits less expenses and taxes paid	163,461 78	178,039 75	215,384 75	186,840 69
National bank notes outstanding	348,050 00	427,800 00	446,900 00	427,400 00
Due to other National banks	673,998 90	749,605 39	783,377 89	641,182 81
Due to State banks and bankers	2,229,788 15	2,165,373 19	2,518,529 26	2,148,577 35
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	2,833,192 93	3,101,083 05	4,162,123 83	4,540,201 91
Demand certificates of deposit	127,058 94	103,690 29	105,253 29	57,763 96
Time certificates of deposit	.....	.....	.....	.....
Certified checks	10,526 60	42,361 94	33,356 87	118,512 90
Cashier's checks outstanding	2,578 20	3,072 54	16,337 55	8,199 96
United States deposits	169,270 04	230,254 47	210,911 51	206,487 00
Deposits of U. S. disbursing officers	109,318 71	85,537 03	80,150 30	96,874 71
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$7,667,244 25	$8,086,817 65	$9,572,325 25	$9,432,041 29

No. 6492.

OLD DETROIT NATIONAL BANK, DETROIT.

ALEXANDER MCPHERSON, *President;* THEODORE D. BUHL, ELISHA H. FLINN, *Vice Presidents;* WM. T. DEGRAFF, *Cashier;* IRVINE B. UNGER, *Assistant to the President;* ELMER E. FORD, WM. H. FOWLER, *Assistant Cashiers.*

DIRECTORS.—Alexander Lewis, H. P. Baldwin, Alex. McPherson, T. D. Buhl, Henry Stephens, F. C. Stoepel, A. W. Wright, James Davidson, Stanford T. Crapo, E. H. Flinn, F. W. Gilchrist, J. B. Ford, B. F. Berry, Clarence A. Black, E. L. Ford, Chas. A. Dean.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$8,392,488 22	$8,435,953 76	$8,584,817 88	$9,140,128 29
Overdrafts, secured and unsecured	1,130 09	3,065 83	784 58	1,320 57
U. S. bonds to secure circulation	150,000 00	150,000 00	150,000 00	200,000 00
U. S. bonds to secure U. S. deposits	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds loaned	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds on hand	162,300 00	69,500 00	162,300 00	111,700 00
Premiums on U. S. bonds	3,670 00	.....	.....	.....
Stocks, securities, etc	325,383 70	360,105 37	336,498 86	399,338 86
Banking house, furniture and fixtures	.....	.....	.....	.....
Other real estate, and mortgages owned	11,418 74	11,324 99	11,324 99	11,324 99
Due from National banks (not reserve agents)	799,417 27	789,841 86	994,544 93	740,007 58
Due from State banks and bankers	359,717 19	330,863 79	347,575 48	313,185 73
Due from approved reserve agents	1,423,920 96	1,189,081 25	1,620,466 54	1,312,965 49
Checks and other cash items	27,678 87	22,466 27	30,191 40	33,093 12
Exchanges for clearing house	123,281 80	96,544 97	207,076 43	247,472 99
Notes of other National banks	33,538 00	32,397 00	20,514 00	76,406 00
Fractional paper currency, nickels and cents	2,029 97	1,950 20	2,318 94	2,029 98
Specie	491,496 50	482,390 50	444,605 00	366,511 50
Legal tender notes	688,889 00	599,494 00	678,359 00	697,790 00
Redemption fund with U. S. treasurer (5% of circulation)	7,500 00	7,500 00	7,500 00	10,000 00
Due from U. S. treasurer, other than 5% redemption fund	13,500 00	10,500 00	10,500 00	5,500 00
Totals	$13,367,360 31	$12,942,979 79	$13,959,378 03	$14,018,835 10
Liabilities.				
Capital stock paid in	$2,000,000 00	$2,000,000 00	$2,000,000 00	$2,000,000 00
Surplus fund	400,000 00	400,000 00	400,000 00	400,000 00
Undivided profits less expenses and taxes paid	165,280 35	151,830 89	196,835 67	205,191 36
National bank notes outstanding	145,200 00	142,800 00	147,300 00	198,800 00
Due to other National banks	1,125,859 57	826,480 76	839,978 39	1,697,950 84
Due to State banks and bankers	2,694,232 08	2,796,507 04	2,622,535 46	2,541,358 04
Dividends unpaid	665 20	5,010 00	200 00	24 97
Individual deposits subject to check	6,392,441 49	6,407,200 04	7,532,365 42	7,618,363 81
Demand certificates of deposit	103,319 55	66,410 53	63,228 18	85,249 78
Time certificates of deposit	.....	.....	.....	.....
Certified checks	49,222 29	15,047 43	22,038 13	118,976 55
Cashier's checks outstanding	160,139 78	693 10	3,896 78	3,011 00
United States deposits	119,077 50	119,664 50	115,324 25	137,954 25
Deposits of U. S. disbursing officers	11,922 50	11,335 50	15,675 75	11,954 50
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$13,367,360 31	$12,942,979 79	$13,959,378 03	$14,018,835 10

No. 3487.

*UNION NATIONAL BANK, DETROIT.

F. D. EATHERLY, *President;* HENRY C. HARMON, *Vice President;* L. C. SHERWOOD, *Cashier.*

DIRECTORS.—F. D. Eatherly, Wm. Van Sickle, H. A. Harmon, Henry Wunsch, Stephen Pratt, Albert A. Albrecht, Fred E. Farnsworth, Peter McArthur, William Harry.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts				
Overdrafts, secured and unsecured				
U. S. Bonds to secure circulation				
U. S. bonds to secure U. S. deposits				
U. S. Bonds on hand				
Premiums on U. S. Bonds				
Stocks, securities, etc				
Banking house, furniture and fixtures				
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)				
Due from State banks and bankers				
Due from approved reserve agents				
Checks and other cash items				
Exchanges for clearing house				
Notes of other National banks				
Fractional paper currency, nickels and cents				
Specie				
Legal tender notes				
Redemption fund with U. S. treasurer (5% of circulation)				
Due from U. S. treasurer, other than 5% redemption fund				
Totals				
Liabilities.				
Capital stock paid in				
Surplus fund				
Undivided profits less expenses and taxes paid				
National bank notes outstanding				
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals				

* Charter expired. Business taken over by Dime Savings Bank, Detroit.

No. 5415.

FIRST NATIONAL BANK, DURAND.

LUTHER LOUCKS, *President;* N. P. LELAND, *Vice President;* J. D. LELAND, *Cashier;* J. L. VAN ALSTINE, *Assistant Cashier.*

DIRECTORS.—Luther Loucks, N. P. Leland, C. S. Reed, F. C. Gale, John T. Hutton, George Brooks, J. D. Leland, B. W. Calkins, Mark D. Geer.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$212,125 38	$205,451 34	$194,933 97	$197,795 72
Overdrafts, secured and unsecured	1,058,08	4,738 40	6,271 60	3,999 02
U. S. Bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. Bonds on hand	.....	.....	.....	.....
Premiums on U. S. Bonds	.....	.....	.....	.....
Stocks, securities, etc	5,250 00	5,250 00	4,000 00	4,000 00
Banking house, furniture and fixtures	7,500 00	7,500 00	7,500 00	7,500 00
Other real estate, and mortgages owned	3,813 00	3,779 00	5,019 00	4,951 60
Due from National banks (not reserve agents)	.....	4,545 82	.....	.....
Due from State banks and bankers	9,620 37	.....	3,144 53	2,680 17
Due from approved reserve agents	18,126 55	11,167 38	38,420 88	26,741 40
Checks and other cash items	402 86	500 43	574 94	145 32
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	778 00	400 00	900 00	510 00
Fractional paper currency, nickels and cents	53 48	105 16	145 93	34 10
Specie	10,410 00	9,310 00	11,670 00	13,284 00
Legal tender notes	9,000 00	8,242 00	8,055 00	6,800 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	400 00
Totals	$304,387 72	$287,239 53	$306,885 85	$295,091 33
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits less expenses and taxes paid	781 72	929 49	191 96	.....
National bank notes outstanding	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	27 84	.....	303 05
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	71,911 26	65,917 48	84,588 02	80,641 08
Demand certificates of deposit	161,694 74	152,364 72	167,105 87	159,027 20
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	120 00
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	15,000 00	13,000 00	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$304,387 72	$287,239 53	$306,885 85	$295,091 33

No. 2367.

FIRST NATIONAL BANK, EATON RAPIDS.

MARSHALL WOOD, *President;* E. E. HORNER, *Vice President;* F. H. DEGOLIA, *Cashier;* A. OSBORN, *Assistant Cashier.*

DIRECTORS.—Marshall Wood, F. H. DeGolia, A. Osborn, E. E. Horner, J. H. Gallery, M. D. Crawford, Allen Crawford.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$199,033 01	$171,764 62	$201,619 65	$193,576 29
Overdrafts, secured and unsecured	1,010 89	335 08	712 77	424 76
U. S. Bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. Bonds to secure U. S. deposits				
U. S. Bonds on hand				
Premiums on U. S. bonds	500 00	500 00	500 00	500 00
Stocks, securities, etc	8,410 45	8,244 09	8,244 09	5,852 86
Banking house, furniture and fixtures	8,200 00	8,200 00	8,200 00	8,200 00
Other real estate, and mortgages owned	1,500 00	1,500 00	1,500 00	1,500 00
Due from National banks (not reserve agents)	1,329 60	1,538 07	1,797 15	1,539 26
Due from State banks and bankers				
Due from approved reserve agents	11,027 06	33,147 88	16,757 46	27,100 13
Checks and other cash items	389 89	480 10	357 15	437 42
Exchanges for clearing house				
Notes of other National banks	90 00	315 00	95 00	65 00
Fractional paper currency, nickels and cents	127 28	142 42	157 59	274 32
Specie	8,672 80	8,567 30	7,380 30	9,105 50
Legal tender notes	3,199 00	6,195 00	3,963 00	3,488 00
Redemption fund with U. S. treasurer (5% of circulation)	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$256,614 98	$254,054 56	$264,409 16	$265,188 54
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits less expenses and taxes paid	3,667 27	4,521 66	5,908 03	3,481 63
National bank notes outstanding	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks				
Due to State banks and bankers	1,138 71	1,918 19	1,673 44	3,003 65
Dividends unpaid				
Individual deposits subject to check	28,591 31	28,061 91	36,601 21	32,942 49
Demand certificates of deposit	154,215 07	150,551 79	151,225 47	159,760 77
Time certificates of deposit				
Certified checks	3,000 00	3,000 00	3,000 00	
Cashier's checks outstanding		1 01		
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated	2 62		1 01	
Totals	$256,614 98	$254,054 56	$264,409 16	$265,188 54

No. 3761.

FIRST NATIONAL BANK, ESCANABA.

FRANK H. VAN CLEVE, *President;* C. C. ROYCE, *Vice President;* LESLIE FRENCH, *Cashier;* E. G. ROYCE, *Assistant Cashier.*

DIRECTORS.—F. H. Van Cleve, C. C. Royce, A. Maitland, W. W. Oliver, Donald McVichie.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$975,006 41	$989,430 68	$1,050,315 43	$1,114,847 54
Overdrafts, secured and unsecured	180 55	348 31	488 84	97 35
U. S. Bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. Bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. Bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	400 00	400 00	400 00	.....
Stocks, securities, etc	49,400 00	49,400 00	49,400 00	42,900 00
Banking house, furniture and fixtures	8,000 00	8,000 00	8,000 00	6,000 00
Other real estate owned	30,681 21	30,681 21	30,681 21	30,681 21
Due from National banks (not reserve agents)	4,112 89	5,398 73	6,417 73	8,342 35
Due from State banks and bankers	2,228 01	426 64	681 93	693 50
Due from approved reserve agents	121,867 23	107,892 71	132,146 47	118,662 51
Checks and other cash items	2,039 60	790 51	2,126 98	4,355 91
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	500 00	2,500 00	3,000 00	3,500 00
Fractional paper currency, nickels and cents	277 67	700 19	502 98	207 84
Specie	63,284 60	66,619 40	67,230 15	70,395 80
Legal tender notes	4,500 00	8,000 00	7,000 00	9,000 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$1,288,728 17	$1,296,838 38	$1,384,641 72	$1,435,934 01
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	16,000 00	16,500 00	16,500 00	17,000 00
Undivided profits less expenses and taxes paid	5,353 43	4,533 85	9,285 64	15,514 75
National bank notes outstanding	25,000 00	25,000 00	24,500 00	25,000 00
Due to other National banks	3,380 37	292 37	1,123 67	.....
Due to State banks and bankers	849 63	1,147 17	2,843 85	338 33
Dividends unpaid	180 00	2,200 00	.....	.....
Individual deposits subject to check	490,884 60	501,072 71	573,929 33	608,513 47
Demand certificates of deposit	646,198 14	645,089 15	656,327 23	668,141 46
Time certificates of deposit	.....	.....	.....	.....
Certified checks	882 00	1,003 13	132 00	1,426 00
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,288,728 17	$1,296,838 38	$1,384,641 72	$1,435,934 01

No. 7664.

THE NATIONAL BANK OF FLINT, FLINT.

JOHN J. CARTON, *President;* SAMUEL C. RANDALL, WILLIAM R. HUBBARD, *Vice Presidents;* BRUCE J. MACDONALD, *Cashier.*

DIRECTORS.—J. J. Carton, W. C. Wells, W. E. Stewart, Wm. R. Hubbard, S. C. Randall, B. J. Macdonald, Wm. McGregor, W. O. Smith, G. L. Walker.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$416,024 90	$444,174 98	$450,401 57	$469,898 38
Overdrafts, secured and unsecured	819 74	31 02	182 15	416 72
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	4,000 00	4,000 00	4,000 00	4,000 00
Stocks, securities, etc	68,240 69	79,856 34	79,771 34	78,613 62
Banking house, furniture and fixtures	22,500 00	22,500 00	22,500 00	22,500 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	1,470 48	.....	452 36	.....
Due from State banks and bankers	155 00	931 00	195 69	240 00
Due from approved reserve agents	84,903 74	37,855 67	37,527 42	22,259 99
Checks and other cash items	.....	.....	.....	.....
Exchanges for clearing house	260 68	449 22	760 00	238 14
Notes of other National banks	2,796 00	1,076 00	1,657 00	1,112 00
Fractional paper currency, nickels and cents	165 91	357 99	179 21	375 83
Specie	27,014 90	25,771 80	24,970 40	22,991 90
Legal tender notes	12,600 00	9,560 00	10,045 00	8,070 00
Redemption fund with U. S. treasurer (5% of circulation)	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$745,952 04	$731,564 02	$737,642 14	$735,716 58
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	.....	.....	.....	10,000 00
Undivided profits less expenses and taxes paid	7,571 69	13,467 44	16,516 13	8,984 65
National bank notes outstanding	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks	363 81	1,848 99	.....	2,543 05
Due to State banks and bankers	86 95	174 02	.....	34 67
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	380,972 15	363,008 66	374,064 50	354,383 65
Demand certificates of deposit	4,528 16	3,991 54	1,042 64	2,482 54
Time certificates of deposit	152,429 28	149,073 37	146,018 87	157,288 02
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$745,952 04	$731,564 02	$737,642 14	$735,716 58

No. 4578.

THE NATIONAL BANK OF GRAND HAVEN.

NELSON R. HOWLETT, *President;* GEO. A. FARR, H. F. HARBECK, *Vice Presidents;*
WM. D. VAN LOO, *Cashier.*

DIRECTORS.—N. R. Howlett, William Savidge, Dwight Cutler, George A. Farr, John A. Pfaff, N. Robbins, Geo. P. Savidge, H. F. Harbeck, Thomas Johnston.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$610,845 95	$592,498 78	$595,383 98	$636,886 25
Overdrafts, secured and unsecured	598 60	521 77	66 05	40 56
U. S. bonds to secure circulation	53,300 00	53,300 00	53,300 00	53,300 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	80 00	80 00	80 00	80 00
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	74,500 00	74,500 00	74,500 00	74,500 00
Banking house, furniture and fixtures	.....	.....	.....	.....
Other real estate, and mortgages owned	5,500 00	5,500 00	5,804 98	2,643 00
Due from National banks (not reserve agents)	4,171 67	11,508 60	11,567 26	8,937 94
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	80,549 30	72,698 00	92,797 15	77,026 11
Checks and other cash items	.....	.....	.....	188 54
Exchanges for clearing house	90 71	1,093 43	76 14	217 58
Notes of other National banks	2,155 00	2,180 00	2,790 00	2,560 00
Fractional paper currency, nickels and cents	370 33	448 44	189 04	302 30
Specie	35,125 60	36,936 80	36,560 05	33,311 90
Legal tender notes	8,770 00	11,272 00	25,449 00	18,097 00
Redemption fund with U. S. treasurer (5% of circulation)	2,665 00	2,665 00	2,665 00	2,665 00
Due from U. S. treasurer, other than 5% redemption fund	.....	1,000 00	2,200 00	.....
Totals	$878,722 16	$866,202 82	$903,428 65	$910,756 18
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	4,241 16	9,177 62	16,270 60	8,247 93
National bank notes outstanding	51,800 00	51,400 00	52,500 00	53,300 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	256 25	202 75	.....	.....
Dividends unpaid	75 00	.....	.....	.....
Individual deposits subject to check	493,472 12	488,354 48	511,217 89	515,708 03
Demand certificates of deposit	208,877 63	197,067 97	203,440 16	213,500 22
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$878,722 16	$866,202 82	$903,428 65	$910,756 18

No. 2611.

FOURTH NATIONAL BANK, GRAND RAPIDS.

WILLIAM H. ANDERSON, *President;* JOHN W. BLODGETT, *Vice President;* L. Z. CAUKIN, *Cashier;* J. CLINTON BISHOP, *Assistant Cashier.*

DIRECTORS.—W. H. Anderson, Stephen A. Sears, Wm. H. Gay, S. M. Lemon, G. K. Johnson, C. Bertsch, John W. Blodgett, C. G. A. Voigt, A. S. Musselman, L. E. Knappen, Sidney F. Stevens.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,934,206 64	$2,103,095 54	$2,236,006 74	$2,410,233 96
Overdrafts, secured and unsecured	2,803 15	2,451 70	6,748 28	2,224 56
U. S. bonds to secure circulation	300,000 00	300,000 00	300,000 00	300,000 00
U. S. bonds to secure U. S. deposits	110,000 00	110,000 00	110,000 00	110,000 00
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	12,000 00	12,000 00	12,000 00	12,000 00
Stocks, securities, etc	184,721 94	169,271 94	209,963 64	260,213 64
Banking house, furniture and fixtures	125,000 00	125,000 00	125,000 00	125,000 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	115,051 32	63,417 48	50,323 01	41,810 94
Due from State banks and bankers	61,205 36	50,072 76	50,745 56	50,747 91
Due from approved reserve agents	454,863 27	299,739 12	466,820 02	393,389 78
Checks and other cash items	.....	.....	.....	21,779 17
Exchanges for clearing house	43,553 22	37,723 79	26,016 80	19,078 23
Notes of other National banks	20,000 00	16,000 00	15,000 00	34,000 00
Fractional paper currency, nickels and cents	2,628 02	2,365 04	3,420 65	4,142 34
Specie	124,665 00	106,567 00	96,776 00	106,802 00
Legal tender notes	51,355 00	47,696 00	40,868 00	100,768 00
Redemption fund with U. S. treasurer (5% of circulation)	15,000 00	15,000 00	15,000 00	15,000 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$3,557,052 92	$3,460,400 37	$3,764,688 70	$4,007,190 53
Liabilities.				
Capital stock paid in	$300,000 00	$300,000 00	$300,000 00	$300,000 00
Surplus fund	175,000 00	175,000 00	175,000 00	200,000 00
Undivided profits less expenses and taxes paid	16,872 98	27,944 48	31,458 56	12,094 69
National bank notes outstanding	300,000 00	300,000 00	300,000 00	300,000 00
Due to other National banks	70,102 19	70,006 54	47,338 69	52,854 43
Due to State banks and bankers	728,110 82	691,990 81	658,712 19	737,801 49
Dividends unpaid	598 30	2,663 30	310 80	433 30
Individual deposits subject to check	1,227,225 62	1,198,208 18	1,555,868 28	1,691,849 24
Demand certificates of deposit	624,143 01	581,534 63	585,925 18	601,907 28
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	3,052 43	75 00	250 00
Cashier's checks outstanding	5,000 00	.....	.....	.....
United States deposits	75,307 25	62,898 65	100,049 90	96,331 61
Deposits of U. S. disbursing officers	34,692 75	47,101 35	9,950 10	13,668 49
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$3,557,052 92	$3,460,400 37	$3,764,688 70	$4,007,190 53

No. 3488.

FIFTH NATIONAL BANK, GRAND RAPIDS.

ROBERT D. GRAHAM, *President;* WILLIAM H. ANDERSON, *Vice President;* SIDNEY W. SHERMAN, *Cashier;* C. L. ROSS, *Assistant Cashier;* TYLER E. WHEELER, *Auditor.*

DIRECTORS.—Thos. W. Strahan, Hubert Weiden, Robert D. Graham, Thomas F. Carroll, Daniel Lynch, John W. Blodgett, Samuel M. Lemon, Wm. H. Anderson, Christian Gallmeyer, Christian Bertsch, Wm. H. Gay, Henry J. Vinkemulder.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$661,693 72	$707,346 44	$754,886 17	$774,825 00
Overdrafts, secured and unsecured	4,566 24	3,474 57	3,277 84	734 39
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	3,000 00	3,000 00	3,000 00	3,000 00
Stocks, securities, etc	77,509 90	77,509 90	77,509 90	76,509 90
Banking house, furniture and fixtures	3,000 00	3,000 00	3,000 00	2,750 00
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)	9,492 55	12,375 71	17,320 44	10,601 46
Due from State banks and bankers				
Due from approved reserve agents	76,501 25	70,482 08	93,962 87	82,270 43
Checks and other cash items	4,606 90	394 96	1,122 49	1,113 47
Exchanges for clearing house	7,836 75	5,544 93	7,715 53	10,770 48
Notes of other National banks	9,000 00	9,000 00	7,400 00	8,000 00
Fractional paper currency, nickels and cents	579 95	775 10	1,413 89	1,231 40
Specie	27,764 75	28,844 35	29,461 20	28,552 00
Legal tender notes	25,756 00	27,180 00	21,969 00	24,257 00
Redemption fund with U. S. treasurer (5 % of circulation)	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5 % redemption fund				1,100 00
Totals	$1,016,308 01	$1,053,928 04	$1,127,039 33	$1,130,715 53
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	2,573 88	4,831 76	8,414 92	7,754 34
National bank notes outstanding	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks	20,000 00	20,000 00	20,000 00	20,000 00
Due to State banks and bankers				
Dividends unpaid	27 00	257 36	38 00	62 00
Individual deposits subject to check	468,200 47	486,347 93	543,264 18	553,189 93
Demand certificates of deposit	300,497 96	311,548 86	328,817 23	321,009 26
Time certificates of deposit				
Certified checks	8 70	5,942 13	1,505 00	3,700 00
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$1,016,308 01	$1,053,928 04	$1,127,039 33	$1,130,715 53

No. 2460.

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

DUDLEY E. WATERS, *President;* CHARLES S. HAZELTINE, JOHN E. PECK, *Vice Presidents;* FRANK M. DAVIS, *Cashier;* JOHN L. BENJAMIN, *Assistant Cashier.*

DIRECTORS.—Joseph Houseman, S. Sears, John E. Peck, G. H. Long, C. S. Hazeltine, W. G. Herpolsheimer, M. J. Clark, Julius Berkey, J. Boyd Pantlind, D. E. Waters William Widdicomb, Justus S. Stearns, Chas. S. Burch, Claude Hamilton, Wm. S. Winegar, John Mouat, Chas. A. Phelps, Chas. R. Sligh, John Mowat.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$2,400,591 56	$2,468,003 40	$2,364,226 96	$2,561,967 73
Overdrafts, secured and unsecured	8,470 51	7,615 87	1,911 14	7,208 00
U. S. bonds to secure circulation	350,000 00	350,000 00	350,000 00	350,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	50,000 00
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds and other bonds	17,500 00	17,500 00	17,500 00	19,700 00
Stocks, securities, etc	101,646 83	104,109 22	172,820 38	164,672 02
Banking house, furniture and fixtures	53,424 01	53,414 66	53,414 66	53,414 66
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	87,652 32	97,383 07	91,531 96	82,058 89
Due from State banks and bankers	163,211 85	184,025 71	176,353 49	149,824 59
Due from approved reserve agents	209,998 38	187,843 36	330,495 64	269,287 24
Checks and other cash items	600 38	7,186 41	2,858 67	5,773 56
Exchanges for clearing house	21,950 40	19,434 48	25,698 94	52,439 89
Notes of other National banks	19,000 00	12,000 00	10,000 00	15,000 00
Fractional paper currency, nickels and cents	435 00	324 10	384 80	429 43
Specie	109,056 00	104,900 90	125,211 50	122,707 00
Legal tender notes	43,500 00	22,000 00	35,000 00	29,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	17,500 00	17,500 00	17,500 00	17,500 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	3,300 00	1,500 00	3,500 00
Totals	$3,604,537 24	$3,656,541 18	$3,776,408 14	$3,954,483 01
Liabilities.				
Capital stock paid in	$500,000 00	$500,000 00	$500,000 00	$500,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid	37,048 93	45,556 11	56,075 40	49,067 26
National bank notes outstanding	346,800 00	332,500 00	345,200 00	319,600 00
Due to other National banks	76,806 15	68,287 99	61,627 61	50,066 60
Due to State banks and bankers	306,754 52	374,529 87	360,003 19	315,045 97
Dividends unpaid	248 00	84 00	84 00	124 00
Individual deposits subject to check	1,676,594 56	1,622,192 56	1,659,885 33	1,886,644 84
Demand certificates of deposit	557,822 79	562,737 80	641,510 74	683,186 69
Time certificates of deposit	.....	.....	.....	.....
Certified checks	2,408 11	515 81	1,010 81	747 65
Cashier's checks outstanding	54 18	137 04	11 06	.....
United States deposits	.....	.....	.....	50,000 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	50,000 00	51,000 00	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$3,604,537 24	$3,656,541 18	$3,776,408 14	$3,954,483 01

No. 3293.

NATIONAL CITY BANK, GRAND RAPIDS.

JAMES R. WYLIE, *President;* LESTER J. RINDGE, *Vice President;* FRANK WELTON, *Cashier;* EDWARD H. HUNT, *Assistant Cashier.*

DIRECTORS.—T. Stewart White, P. C. Fuller, D. M. Amberg, J. F. Baars, L. J. Rindge, Francis Letellier, C. Morton, Walter C. Winchester, James R. Wylie, G. W. Perkins, S. A. Norman, Thos. M. Peck, Joseph J. Tucker, James D. Lacey, Charles Trunkla, Alexander W. Hompe.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$2,407,880 20	$2,435,533 69	$2,343,074 29	$2,476,409 41
Overdrafts, secured and unsecured	2,197 67	1,242 66	1,257 37	4,763 91
U. S. bonds to secure circulation	450,000 00	450,000 00	450,000 00	450,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	50,288 00	65,245 00	80,598 00	90,398 00
Banking house, furniture and fixtures	50,000 00	50,000 00	50,000 00	50,000 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	21,080 23	37,846 40	19,886 43	3,375 80
Due from State banks and bankers	71,433 60	85,998 54	73,793 72	67,088 02
Due from approved reserve agents	187,736 05	216,759 82	289,904 98	234,495 77
Checks and other cash items	4,097 16	4,525 96	3,928 57	7,810 50
Exchanges for clearing house	19,488 12	13,509 07	24,930 00	24,395 84
Notes of other National banks	50,884 00	31,811 00	45,760 00	75,480 00
Fractional paper currency, nickels and cents	350 00	500 00	300 00	150 00
Specie	101,359 66	114,368 05	104,830 02	83,935 20
Legal tender notes	65,000 00	45,000 00	58,500 00	70,200 00
Redemption fund with U. S. treasurer (5% of circulation)	22,500 00	22,500 00	22,500 00	22,500 00
Due from U. S. treasurer, other than 5% redemption fund	3,000 00	1,000 00	1,000 00	1,000 00
Totals	$3,507,294 69	$3,575 840 19	$3,570,263 38	$3,662,002 45
Liabilities.				
Capital stock paid in	$600,000 00	$600,000 00	$600,000 00	$600,000 00
Surplus fund	120,000 00	120,000 00	120,000 00	120,000 00
Undivided profits less expenses and taxes paid	37,677 45	68,725 33	68,850 05	63,494 59
National bank notes outstanding	450,000 00	450,000 00	450,000 00	450,000 00
Interest reserve for certificates of deposit	10,000 00	.....	.....	.....
Due to other National banks	69,455 39	67,301 31	76,240 50	51,634 54
Due to State banks and bankers	351,849 64	401,085 70	312,112 00	336,183 11
Dividends unpaid	451 02	99 02	.....	200 16
Individual deposits subject to check	877,022 81	860,509 96	998,537 10	1,045,493 19
Demand certificates of deposit	990,617 38	1,007,993 87	944,092 03	994,625 66
Time certificates of deposit	.....	.....	.....	.....
Certified checks	221 00	125 00	431 70	371 20
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$3,507,294 69	$3,575,840 19	$3,570,263 38	$3,662,002 45

No. 2890.

OLD NATIONAL BANK, GRAND RAPIDS.

JAMES M. BARNETT, *President;* WILLIAM BARNHART, *Vice President;* HARVEY J. HOLLISTER, *Vice President;* CLAY H. HOLLISTER, *Cashier.*

DIRECTORS.—James M. Barnett, Willard Barnhart, W. W. Cummer, Jos. H. Martin, W. R. Shelby, L. H. Withey, Geo. C. Pierce, H. J. Hollister, Wm. Judson, E. G. Studley, W. D. Stevens, Clay H. Hollister, J. C. Holt, Henry Idema, Edward Lowe.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$4,503,940 29	$4,625,453 12	$4,630,006 47	$4,683,908 21
Overdrafts, secured and unsecured	9,166 83	4,156 70	3,185 52	5,380 70
U. S. bonds to secure circulation	800,000 00	800,000 00	800,000 00	800,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	32,490 76	32,490 76	32,490 76	24,490 76
Stocks, securities, etc	55,125 63	69,648 63	115,874 17	134,624 17
Banking house, furniture and fixtures	170,000 00	170,000 00	170,000 00	170,000 00
Other real estate, and mortgages owned	705 09	605 00	605 00	605 00
Due from National banks (not reserve agents)	89,565 91	115,954 27	93,668 93	93,560 65
Due from State banks and bankers	68,577 72	111,216 68	216,589 67	158,770 36
Due from approved reserve agents	498,786 42	660,641 29	684,854 63	737,635 87
Checks and other cash items	6,427 88	10,695 12	4,491 83	21,594 41
Exchanges for clearing house	29,322 52	33,945 25	26,740 99	60,711 24
Notes of other National banks	65,000 00	40,000 00	36,000 00	60,000 00
Fractional paper currency, nickels and cents	2,736 83	2,696 64	1,748 93	2,828 95
Specie	242,612 00	210,815 69	192,960 60	235,082 44
Legal tender notes	72,000 00	45,000 00	42,000 00	69,000 00
Redemption fund with U. S. treasurer (5% of circulation)	40,000 00	40,000 00	40,000 00	40,000 00
Due from U. S. treasurer, other than 5% redemption fund	1,447 50	4,900 00	2,200 00	2,300 00
Totals	$6,687,904 88	$6,978,219 15	$7,093,417 50	$7,300,492 76
Liabilities.				
Capital stock paid in	$800,000 00	$800,000 00	$800,000 00	$800,000 00
Surplus fund	400,000 00	400,000 00	400,000 00	400,000 00
Undivided profits less expenses and taxes paid	76,490 00	121,490 36	142,775 26	128,308 96
National bank notes outstanding	800,000 00	800,000 00	800,000 00	800,000 00
Due to other National banks	152,111 76	171,727 24	131,800 65	92,851 10
Due to State banks and bankers	568,580 96	716,884 98	564,723 19	420,723 46
Dividends unpaid	1,283 00	519 00	479 00	1,131 00
Individual deposits subject to check	2,284,710 31	2,380,613 71	2,749,370 81	3,026,536 02
Demand certificates of deposit	1,600,182 40	1,582,986 39	1,494,895 90	1,528,591 61
Time certificates of deposit	.....	.....	.....	.....
Certified checks	4,546 45	3,997 47	9,372 69	102,350 61
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$6,687,904 88	$6,978,219 15	$7,093,417 50	$7,300,492 76

No. 2143.

FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

SAMUEL B. HARRIS, *President;* ARCHIBALD J. SCOTT, *Vice President;* WILLIAM CONDON, *Cashier;* MICHAEL M. SHEA, *Assistant Cashier.*

DIRECTORS.—Samuel B. Harris, Michael Finn, Archibald J. Scott, George H. Nichols, Charles D. Hanchette, John Funkey, William Kerredge.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$772,235 20	$784,168.97	$820,728 94	$777,170 76
Overdrafts, secured and unsecured	2,956 73	3,100 20	1,458 33	2,002 93
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc	33,008 75	27,020 00	44,775 00	34,020 00
Banking house, furniture and fixtures	51,482 81	51,482 81	51,482 81	51,482 81
Other real estate, and mortgages owned	31,974 36	31,974 36	31,974 36	31,974 36
Due from National banks (not reserve agents)	16,653 56	21,784 15	41,525 57	30,540 58
Due from State banks and bankers	18,441 97	33,535 17	15,528 45	16,096 22
Due from approved reserve agents	200,942 13	175,499 49	138,009 23	127,401 80
Checks and other cash items	1,084 49	4,236 48	13,029 69	1,945 98
Exchanges for clearing house				
Notes of other National banks	7,255 00	4,835 00	4,300 00	5,700 00
Fractional paper currency, nickels and cents	1,233 82	781 76	971 48	995 05
Specie	77,785 80	81,063 55	66,337 25	94,859 10
Legal tender notes	13,651 00	13,653 00	5,796 00	15,231 00
Redemption fund with U. S. treasurer (5% of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$1,281,805 62	$1,285,634 94	$1,288,417 11	$1,241,920 59

Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	40,000 00	40,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	23,055 72	17,326 36	11,934 53	14,582 63
National bank notes outstanding	49,400 00	46,500 00	46,400 00	47,900 00
Due to other National banks	6,351 11	9,771 53	10,471 61	4,655 44
Due to State banks and bankers	352 08		340 06	
Dividends unpaid	134 00	134 00	244 00	244 00
Individual deposits subject to check	907,933 05	920,350 05	911,004 29	871,357 55
Demand certificates of deposit	154,579 66	151,553 00	158,022 62	152,580 97
Time certificates of deposit				
Certified checks				600 00
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$1,281,805 62	$1,285,634 94	$1,288,417 11	$1,241,920 59

No. 6727.

THE FIRST NATIONAL BANK, HART.

A. S. WHITE, *President;* FRED J. RUSSELL, *Vice President;* CARL L. FLOOD, *Cashier;* WM. F. DOWLAND, *Assistant Cashier.*

DIRECTORS.—A. S. White, Fred J. Russell, J. K. Flood, W. R. Roach, J. H. Colby.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$104,031 16	$110,076 45	$125,428 15	$120,646 75
Overdrafts, secured and unsecured	1,137 82	574 56	202 28	1,050 82
U. S. bonds to secure circulation	10,000 00	10,000 00	10,000 00	10,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds and other bonds	200 00	200 00	600 00	200 00
Stocks, securities, etc.	12,010 00	14,010 00	12,600 00	11,640 00
Banking house, furniture and fixtures	2,800 00	2,800 00	2,800 00	2,600 00
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)	23,066 86	19,341 95	6,025 82	5,951 90
Due from State banks and bankers	2,196 79	5,199 90	655 20	
Due from approved reserve agents	39,579 06	34,006 49	24,253 59	47,675 24
Checks and other cash items	2,002 61	532 02	102 88	73 31
Exchanges for clearing house				
Notes of other National banks	180 00	433 00	1,050 00	1,000 00
Fractional paper currency, nickels and cents	636 09	704 37	745 78	768 01
Specie	3,863 50	3,179 55	4,083 00	3,462 60
Legal tender notes	11,585 00	7,900 00	12,041 00	8,389 00
Redemption fund with U. S. treasurer (5% of circulation)	500 00	500 00	500 00	500 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$213,788 89	$209,458 29	$201,087 70	$213,957 13
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund	2,500 00	2,500 00	2,500 00	3,000 00
Undivided profits less expenses and taxes paid	4,184 88	5,209 57	6,534 24	5,429 33
National bank notes outstanding	10,000 00	10,000 00	10,000 00	10,000 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid	30 00			60 00
Individual deposits subject to check	107,846 98	102,552 53	80,638 92	98,335 41
Demand certificates of deposit	59,227 03	59,196 19	71,414 54	67,132 39
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$213,788 89	$209,458 29	$201,087 70	$213,957 13

No. 1745.

HASTINGS NATIONAL BANK, HASTINGS.

J. T. LOMBARD, *President;* J. F. GOODYEAR, *Vice President;* W. D. HAYES, *Cashier;* HARRY G. HAYES, *Assistant Cashier.*

DIRECTORS.—F. D. Pratt, W. D. Hayes, J. F. Goodyear, John T. Lombard, Clement Smith, R. K. Grant, W. H. Chase.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$364,380 32	$358,531 18	$348,012 29	$375,995 81
Overdrafts, secured and unsecured	1,936 16	2,059 89	2,284 77	273 26
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	25,000 00	29,000 00	29,000 00	29,000 00
Banking house, furniture and fixtures	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	1,406 78	1,221 30	1,600 88	3,104 13
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	53,000 91	28,818 79	62,271 78	75,417 83
Checks and other cash items	3,251 55	1,567 38	2,745 94	2,076 22
Exchanges for clearing house	.....	1,000 00	.....	.....
Notes of other National banks	1,485 00	2,000 00	1,435 00	2,000 00
Fractional paper currency, nickels and cents	287 44	233 27	245 54	244 34
Specie	12,138 25	10,993 30	13,126 10	16,772 00
Legal tender notes	11,000 00	7,287 00	9,000 00	10,119 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$536,386 41	$505,212 11	$532,222 30	$577,502 59
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	9,143 47	9,080 00	7,949 86	11,893 20
National bank notes outstanding	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	120 00	220 00	10 00	50 00
Individual deposits subject to check	298,371 87	258,575 66	293,241 43	327,490 69
Demand certificates of deposit	78,751 07	87,336 45	81,021 01	88,068 70
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$536,386 41	$505,212 11	$532,222 30	$577,502 59

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President;* C. H. WINCHESTER, *Vice President,* C. F. STEWART, *Cashier;* WM. PRIDEAUX, *Assistant Cashier.*

DIRECTORS.—F. M. Stewart, C. H. Winchester, C. E. Lawrence, H. B. Waldron, Wm. MacRitchie, C. F. Stewart.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$523,424 18	$510,536 84	$517,397 64	$551,324 78
Overdrafts, secured and unsecured	15,310 60	7,134 55	24,862 57	17,580 27
U. S. bonds to secure circulation	13,750 00	13,750 00	13,750 00	13,750 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	458 03	458 03	458 03	.....
Stocks, securities, etc	123,912 31	117,787 31	118,278 31	117,368 06
Banking house, furniture and fixtures	8,853 86	8,853 86	8,853 86	8,853 86
Other real estate, and mortgages owned	480 00	480 00	480 00	480 00
Due from National banks (not reserve agents)	737 67	715 87	.....	.....
Due from State banks and bankers	2,524 40	4,291 00	2,723 27	1,011 78
Due from approved reserve agents	44,920 02	99,467 60	75,237 67	49,822 67
Checks and other cash items	873 24	1,530 84	629 61	449 63
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,121 00	2,043 00	1,015 00	970 00
Fractional paper currency, nickels and cents	76 18	92 34	83 09	91 10
Specie	47,085 70	56,740 00	40,648 70	45,380 00
Legal tender notes	4,305 00	7,710 00	6,120 00	8,130 00
Redemption fund with U. S. treasurer (5 % of circulation)	662 50	662 50	662 50	662 50
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$788,494 69	$832,253 74	$811,200 25	$815,874 65
Liabilities.				
Capital stock paid in	$55,000 00	$55,000 00	$55,000 00	$55,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits less expenses and taxes paid	18,140 35	12,203 57	12,382 40	14,713 34
National bank notes outstanding	12,925 00	13,725 00	13,225 00	13,725 00
Due to other National banks	273 21	.....	2,200 85	2,307 29
Due to State banks and bankers	1,838 24	481 79	1,923 02	2,561 69
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	111,222 56	128,177 97	109,654 38	101,038 04
Demand certificates of deposit	559,095 33	592,665 41	586,814 60	596,529 29
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$788,494 69	$832,253 74	$811,200 25	$815,874 65

No. 5896.

CITIZENS' NATIONAL BANK, HOUGHTON.

GRAHAM POPE, *President;* C. V. SEEBER, *Vice President;* C. H. MOSS, *Cashier.*

DIRECTORS.—Graham Pope, C. H. Moss, B. F. Chynoweth, J. H. Jasberg, E. R. Hall, C. V. Seeber, A. M. Schulte, A. F. Heidkamp, John G. Stone.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$438,168 01	$424,000 77	$471,498 35	$471,024 58
Overdrafts, secured and unsecured	14,986 98	10,998 70	19,109 92	5,486 58
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	1,929 69	1,929 69	.....	750 00
Stocks, securities, etc	1,100 00	1,100 00	750 00	.....
Banking house, furniture and fixtures	9,951 00	9,951 00	9,951 00	9,951 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	16,310 47	14,518 64	13,598 05	16,275 93
Due from State banks and bankers	1,088 93	9,016 45	6,219 69	2,268 65
Due from approved reserve agents	74,045 73	89,543 13	9,009 42	22,861 86
Checks and other cash items	4,113 98	2,140 00	1,109 00	2,298 25
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	3,255 00	2,440 00	1,465 00	3,245 00
Fractional paper currency, nickels and cents	132 25	201 13	147 60	325 70
Specie	23,317 40	15,843 20	17,625 20	27,512 40
Legal tender notes	10,785 00	7,729 00	4,935 00	4,285 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$625,434 44	$615,661 71	$581,668 23	$592,534 95
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	.....	.....	.....	15,000 00
Undivided profits less expenses and taxes paid	23,317 44	26,452 89	28,089 28	15,571 39
National bank notes outstanding	24,300 00	25,000 00	25,000 00	25,000 00
Due to other National banks	1,925 93	2,084 56	630 19	172 60
Due to State banks and bankers	17,431 94	25,067 11	18,367 95	11,266 08
Due to reserve agents	.....	.....	5,961 56	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	504,999 13	440,663 15	406,099 25	423,398 88
Demand certificates of deposit	1,330 00	46,394 00	47,170 00	52,126 00
Time certificates of deposit	.....	.....	.....	.....
Certified checks	2,130 00	.....	350 00	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$625,434 44	$615,661 71	$581,668 23	$592,534 95

No. 7676.

THE HOUGHTON NATIONAL BANK, HOUGHTON.

JAMES H. SEAGER, *President;* JOHN H. RICE, JAMES B. COOPER, *Vice Presidents;* WM. B. MCLAUGHLIN, *Cashier;* ALBERT N. BAUDIN, *Assistant Cashier.*

DIRECTORS.—James H. Seager, James B. Cooper, F. McM. Stanton, L. L. Hubbard, J. H. Rice, W. D. Calverley, A. F. Rees, Wm. B. McLaughlin, N. W. Haire.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,824,927 31	$1,924,080 16	$1,989,700 51	$2,015,716 45
Overdrafts, secured and unsecured	6,144 42	9,693 03	11,324 81	6,125 60
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	50,000 00
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	4,902 50	4,902 50	4,902 50	2,625 00
Stocks, securities, etc	175,873 62	204,373 62	203,373 62	203,373 62
Banking house, furniture and fixtures	50,000 00	50,000 00	50,000 00	50,000 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	11,995 17	15,770 43	41,109 96	17,487 27
Due from State banks and bankers	35,445 48	45,117 24	38,788 59	58,377 75
Due from approved reserve agents	642,819 48	452,718 40	768,448 86	402,822 94
Checks and other cash items	8,049 80	5,823 64	16,555 66	11,344 46
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	30,925 00	35,589 00	12,925 00	19,140 00
Fractional paper currency, nickels and cents	513 03	1,238 97	961 82	665 95
Specie	191,980 45	172,307 00	133,426 05	181,156 55
Legal tender notes	45,000 00	40,000 00	25,750 00	40,000 00
Redemption fund with U. S. treasurer (5% of circulation)	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund	4,480 00	.....	.....	.....
Totals	$3,138,056 26	$3,066,613 99	$3,402,267 38	$3,163,835 59
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits less expenses and taxes paid	18,487 64	27,190 18	38,816 98	43,217 44
National bank notes outstanding	98,900 00	97,000 00	98,200 00	95,300 00
Due to other National banks	2,723 47	21,732 24	17 45	29,005 89
Due to State banks and bankers	24,865 93	37,776 39	22,356 38	23,434 31
Dividends unpaid	408 00	288 00	270 00	714 00
Individual deposits subject to check	2,653,634 86	2,547,372 06	2,904,939 10	2,575,947 75
Demand certificates of deposit	34,773 05	34,826 81	36,493 50	39,249 38
Time certificates of deposit	.....	.....	.....	.....
Certified checks	4,263 31	428 31	1,173 97	6,966 82
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	50,000 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$3,138,056 26	$3,066,613 99	$3,402,267 38	$3,163,835 59

No. 5789.

THE NATIONAL BANK OF IONIA, IONIA.

H. B. WEBBER, *President;* W. H. MATTISON, *Vice President;* M. M. McGEARY, *Cashier;* J. H. SMITH, *Assistant Cashier.*

DIRECTORS.—H. B. Webber, W. H. Mattison, T. A. Carten, H. E. Powell, W. G. Longe, B. F. Hall, M. J. Allen, F. L. Moon.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$249,709 09	$259,206 08	$235,023 57	$253,154 35
Overdrafts, secured and unsecured	3,522 77	2,550 70	5,460 93	4,141 24
U. S. bonds to secure circulation	12,500 00	12,500 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	1,200 00	1,200 00
Stocks, securities, etc	48,720 00	48,720 00	48,720 00	48,720 00
Banking house, furniture and fixtures	8,500 00	11,000 00	11,000 00	11,000 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	5,000 00	5,042 34	9,783 39	5,194 37
Due from State banks and bankers	17,408 27	7,812 21	19,962 82	15,357 07
Due from approved reserve agents	18,364 35	17,417 76	28,599 03	29,526 78
Checks and other cash items	2,521 40	2,715 51	.....	.....
Exchanges for clearing house	.....	.....	1,871 58	1,443 07
Notes of other National banks	2,000 00	1,500 00	2,000 00	5,000 00
Fractional paper currency, nickels and cents	584 43	162 57	148 97	200 49
Specie	10,373 80	10,993 50	9,851 00	11,354 26
Legal tender notes	13,543 00	12,773 00	12,149 00	12,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	625 00	625 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$393,372 11	$393,018 67	$438,270 29	$450,791 63
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	6,500 00
Undivided profits less expenses and taxes paid	3,957 08	4,418 47	5,348 09	4,576 23
National bank notes outstanding	12,500 00	12,500 00	50,000 00	50,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	15 00	.....	.....	70 00
Individual deposits subject to check	122,560 20	115,424 43	121,214 89	136,022 23
Demand certificates of deposit	198,339 83	204,675 77	205,707 31	203,623 17
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$393,372 11	$393,018 67	$438,270 29	$450,791 63

No. 3806.

FIRST NATIONAL BANK, IRON MOUNTAIN.

E. F. BROWN, *President;* J. A. KIMBERLY, *Vice President;* R. S. POWELL, *Cashier,* F. J. OLIVER, *Assistant Cashier.*

DIRECTORS.—E. F. Brown, W. H. Scandling, J. H. Cundy, R. S. Powell, J. A. Kimberly, John Perkins, A. Bjorkman.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$521,095 30	$513,235 75	$570,178 26	$538,137 37
Overdrafts, secured and unsecured				
U. S. bonds to secure circulation	35,000 00	35,000 00	35,000 00	35,000 00
U. S. bonds to secure U. S. deposits	15,000 00	15,000 00	15,000 00	50,000 00
U. S. bonds on hand				
Premiums on U. S. bonds	1,290 62	1,290 62	1,290 62	2,851 93
Stocks, securities, etc	65,515 76	63,989 37	63,228 87	63,180 26
Banking house, furniture and fixtures	10,000 00	31,500 00	33,428 75	37,413 66
Other real estate, and mortgages owned	5,650 00	5,650 00	5,650 00	5,650 00
Due from National banks (not reserve agents)	15,147 02	13,790 71	3,821 43	4,632 94
Due from State banks and bankers	8 05	162 98	395 92	1,960 62
Due from approved reserve agents	82,574 07	50,026 38	50,316 49	37,299 27
Checks and other cash items	1,954 58	2,094 56	2,281 38	2,967 66
Exchanges for clearing house				
Notes of other National banks	6,415 00	1,635 00	1,175 00	1,625 00
Fractional paper currency, nickels and cents	212 15	181 27	172 17	204 02
Specie	27,269 50	42,978 50	37,635 50	46,632 50
Legal tender notes	5,010 00	7,510 00	5,115 00	7,400 00
Redemption fund with U. S. treasurer (5% of circulation)	1,750 00	1,750 00	1,750 00	1,750 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$793,892 05	$785,795 14	$826,439 39	$836,705 23
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	30,000 00	30,000 00	40,000 00	40,000 00
Undivided profits less expenses and taxes paid	11,304 81	16,225 47	10,091 75	9,265 53
National bank notes outstanding	35,000 00	34,500 00	35,000 00	34,500 00
Due to other National banks	11 66		849 84	2,123 06
Due to State banks and bankers	2,234 73	807 53	798 38	45 38
Dividends unpaid			100 00	100 00
Individual deposits subject to check	583,449 65	572,347 46	610,698 08	597,203 05
Demand certificates of deposit	66,891 20	65,281 63	61,337 37	52,390 58
Time certificates of deposit				
Certified checks		100 00		
Cashier's checks outstanding		1,118 89	1,849 81	
United States deposits	15,000 00	15,000 00	15,000 00	50,000 00
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Reserve for taxes			714 16	1,077 63
Liabilities other than those above stated		414 16		
Totals	$793,892 05	$785,795 14	$826,439 39	$836,705 23

No. 3971.

FIRST NATIONAL BANK, IRONWOOD.

H. F. JAHN, *President;* JAMES DEVOY, *Vice President;* E. T. LARSON, *Cashier.*

DIRECTORS.—H. F. Jahn, J. A. Tederstrom, E. T. Larson, James Devoy, Calvin E. Houk, Charles R. Clark.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$336,940 11	$362,014 92	$393,479 64	$384,160 66
Overdrafts, secured and unsecured	1,754 39	3,721 16	1,163 14	2,337 84
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand	200 00	200 00	700 00	700 00
Premiums on U. S. bonds				
Stocks, securities, etc	77,673 35	69,240 00	69,000 00	69,675 00
Banking house, furniture and fixtures	2,000 00	2,329 80	5,542 37	5,500 00
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)	555 79	410 78	6,033 31	5,002 77
Due from State banks and bankers	1,502 21	4,137 47		
Due from approved reserve agents	35,543 97	39,404 16	49,122 10	32,090 77
Checks and other cash items	691 80	49 75	1,932 32	1,636 00
Exchanges for clearing house				
Notes of other National banks	1,500 00	1,000 00	1,250 00	1,500 00
Fractional paper currency, nickels and cents	129 71	101 25	245 68	175 19
Specie	13,967 50	12,032 50	13,205 00	7,475 00
Legal tender notes	11,175 00	9,677 00	29,500 00	23,850 00
Redemption fund with U. S. treasurer (5% of circulation)	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$496,758 83	$517,443 79	$584,298 56	$547,278 23
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	338 23	2,182 33	4,267 06	2,645 16
National bank notes outstanding	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid	2,184 00	30 00	30 00	60 00
Individual deposits subject to check	208,025 07	216,639 50	261,957 54	217,498 74
Demand certificates of deposit	213,711 53	226,091 96	245,543 96	254,574 33
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$496,758 83	$517,443 79	$584,298 56	$547,278 23

No. 5668.

THE MINERS' NATIONAL BANK, ISHPEMING.

F. BRAASTAD, *President;* A. B. MINER, *Cashier;* O. G. AAS, *Assistant Cashier.*

DIRECTORS.—F. Braastad, D. T. Morgan, Alexander Maitland, W. H. Johnston, H. O. Young, M. M. Duncan, A. B. Miner, Jas. Vandeventer.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$784,468 55	$780,569 59	$885,680 16	$869,310 04
Overdrafts, secured and unsecured	423 22	454 18	770 90	1,626 64
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc	41,138 28	42,138 28	40,989 53	38,489 53
Banking house, furniture and fixtures	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)	14,740 92	10,127 80	22,191 18	13,084 42
Due from State banks and bankers	12,914 39	34,743 89	23,189 17	29,085 38
Due from approved reserve agents	136,372 25	121,338 18	152,343 41	43,562 85
Checks and other cash items	3,954 40	5,271 92	4,770 87	3,780 54
Exchanges for clearing house				
Notes of other National banks	5,645 00	7,500 00	9,500 00	4,500 00
Fractional paper currency, nickels and cents	1,252 66	1,748 67	422 64	249 88
Specie	75,247 00	77,385 00	87,936 00	79,596 00
Legal tender notes	5,950 00	7,700 00	10,500 00	3,000 00
Redemption fund with U. S. treasurer (5% of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$1,204,606 67	$1,211,477 51	$1,360,793 86	$1,208,785 28
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	8,534 99	2,136 59	5,928 56	5,082 90
National bank notes outstanding	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks	2,581 38	3,288 31	5,265 60	2,810 39
Due to State banks and bankers	10,592 25	3,148 55	6,451 02	5,194 44
Dividends unpaid	372 00	1,400 00	8 00	52 00
Individual deposits subject to check	940,628 62	960,237 36	1,103,735 07	955,350 58
Demand certificates of deposit	20,636 76	20,998 71	19,285 76	19,603 05
Time certificates of deposit				
Certified checks	1,260 67	267 99	119 85	691 92
Cashier's checks outstanding				
United States deposits	50,000 00	50,000 00	50,000 00	50,000 00
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$1,204,606 67	$1,211,477 51	$1,360,793 86	$1,208,785 28

No. 6485.

ITHACA NATIONAL BANK, ITHACA.

ISAAC S. SEAVER, *President;* W. T. NALDRETT, C. H. ROWLAND, *Vice Presidents;* H. C. BARSTOW, *Cashier;* E. K. PIERCE, *Assistant Cashier.*

DIRECTORS.—Isaac S. Seaver, W. T. Naldrett, Geo. Richardson, J. P. Whitman, Samuel Lewis, B. H. Sawyer, C. H. Rowland, John P. Dale, Ransom Allen, Henry McCormack.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$75,159 45	$79,042 61	$85,931 67	$98,595 56
Overdrafts, secured and unsecured	229 45	223 27	22 04	254 11
U. S. bonds to secure circulation	16,250 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	734 38	1,032 42	1,032 42	1,032 42
Stocks, securities, etc				
Banking house, furniture and fixtures	1,850 00	1,850 00	1,850 00	1,850 00
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)	1,154 68	1,735 35	2,083 09	2,499 91
Due from State banks and bankers	4,976 54	4,481 32	4,566 67	3,510 70
Due from approved reserve agents	22,771 25	16,213 63	28,819 06	9,723 20
Checks and other cash items	589 63	1,769 25	1,432 41	504 22
Exchanges for clearing house				
Notes of other National banks	2,200 00	3,840 00	2,000 00	2,500 00
Fractional paper currency, nickels and cents	139 43	129 89	77 22	93 53
Specie	10,432 50	14,650 75	5,404 00	8,866 00
Legal tender notes	1,000 00	1,000 00	1,000 00	1,000 00
Redemption fund with U. S. treasurer (5% of circulation)	812 50	1,250 00	1,250 00	1,250 00
Due from other sources	239 46	239 46	239 46	239 46
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$138,539 27	$152,457 95	$160,708 04	$156,919 11
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	2,500 00	2,500 00	2,500 00	3,500 00
Undivided profits less expenses and taxes paid	659 85	998 34	1,661 42	732 83
National bank notes outstanding	12,000 00	24,500 00	25,000 00	24,000 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid				
Individual deposits subject to check	51,866 45	40,798 18	44,450 79	45,008 28
Demand certificates of deposit	46,512 97	58,661 43	62,095 83	58,678 00
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$138,539 27	$152,457 95	$160,708 04	$156,919 11

No. 1533.

PEOPLE'S NATIONAL BANK, JACKSON.

BRADLEY M. DELAMATER, *President;* JOHN O'BRIEN, *Vice President;* F. H. HELMER, *Cashier;* G. V. DEARING, *Assistant Cashier.*

DIRECTORS.—Bradley M. DeLamater, F. H. Helmer, Wiley R. Reynolds, John O'Brien, Edgar B. Clarkson, E. W. Barber, Lambert B. Cowley. Herbert S. Reynolds.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$684,241 03	$696,984 97	$652,657 44	$642,669 94
Overdrafts, secured and unsecured	8,774 58	9,753 36	9,000 22	15,323 19
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	1,000 00	1,000 00	1,000 00	2,080 00
Stocks, securities, etc	149,918 36	137,418 36	137,418 36	150,418 36
Banking house, furniture and fixtures	3,414 30	3,414 30	3,414 30	3,414 30
Other real estate, and mortgages owned	39,921 26	39,921 26	39,521 26	37,716 26
Due from National banks (not reserve agents)	8,988 40	8,196 44	5,455 86	15,446 29
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	163,442 35	152,450 89	202,667 01	152,671 73
Checks and other cash items	810 66	74 99	316 22	420 09
Exchanges for clearing house	4,295 67	4,716 27	5,211 04	7,416 98
Notes of other National banks	24,050 00	19,335 00	19,235 00	20,410 00
Fractional paper currency, nickels and cents	996 81	732 17	715 96	869 24
Specie	55,062 80	50,673 80	53,022 25	55,584 85
Legal tender notes	37,607 00	28,513 00	33,691 00	31,363 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund	500 00	800 00	.....	.....
Totals	$1,209,273 22	$1,180,234 81	$1,189,575 92	$1,187,054 23
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,188 20	20,188 20	20,188 20	30,000 00
Undivided profits less expenses and taxes paid	34,722 94	36,815 40	35,863 35	28,517 89
National bank notes outstanding	25,000 00	25,000 00	25,000 00	28,350 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	880 27	1,548 02	6,993 09	1,737 46
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	539,331 21	496,422 13	508,840 94	469,940 16
Demand certificates of deposit	489,030 09	500,261 06	492,681 76	528,500 14
Time certificates of deposit	.....	.....	.....	.....
Certified checks	120 51	.....	8 58	8 58
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,209,273 22	$1,180,234 81	$1,189,575 92	$1,187,054 23

No. 3210.

CITY NATIONAL BANK, KALAMAZOO.

E. C. DAYTON, *President;* C. A. PECK, *Vice President;* WILLIAM R. BEEBE, *Cashier;* H. W. PARKER, *Assistant Cashier.*

DIRECTORS.—E. C. Dayton, O. M. Allen, Sr., D. Boudeman, C. A. Peck, H. B. Hoyt, G. L. Gilkey Geo. E. Bardeen, A. B. Connable.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$926,950 04	$957,373 43	$983,720 17	$1,067,521 40
Overdrafts, secured and unsecured	6,981 50	5,984 45	7,911 04	9,722 47
U. S. bonds to secure circulation	52,000 00	52,000 00	52,000 00	52,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	5,600 00	5,600 00	5,600 00	5,600 00
Premiums on U. S. bonds	5,000 00	5,000 00	5,000 00	5,000 00
Stocks, securities, etc	112,500 00	106,500 00	113,500 00	111,500 00
Banking house, furniture and fixtures	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	10,215 71	3,287 55	5,522 71	9,205 99
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	217,361 80	167,715 59	157,621 66	390,860 50
Checks and other cash items	2,128 11	1,592 70	1,175 22	1,587 46
Exchanges for clearing house	8,058 90	8,799 66	10,761 45	20,866 35
Notes of other National banks	5,649 00	6,105 00	1,401 00	4,714 00
Fractional paper currency, nickels and cents	500 71	456 25	292 84	396 00
Specie	22,195 25	22,843 35	14,617 00	15,842 95
Legal tender notes	65,900 00	64,100 00	57,500 00	59,700 00
Redemption fund with U. S. treasurer (5% of circulation)	2,600 00	2,600 00	2,600 00	2,600 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$1,446,441 02	$1,412,757 98	$1,427,023 09	$1,759,917 12
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid	19,719 46	24,652 45	27,800 06	29,745 21
National bank notes outstanding	52,000 00	52,000 00	50,500 00	52,000 00
Due to other National banks	5,207 60	4,330 23	6,854 78	5,499 65
Due to State banks and bankers	27,324 66	26,582 84	19,711 94	21,270 34
Dividends unpaid	800 00	.....	.....	.....
Individual deposits subject to check	532,268 27	467,624 51	468,275 13	735,790 14
Demand certificates of deposit	607,355 82	637,267 93	651,681 18	702,603 13
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	1,765 21	300 02	2,200 00	13,008 65
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,446,441 02	$1,412,757 98	$1,427,023 09	$1,759,917 12

No. 191.

THE FIRST NATIONAL BANK, KALAMAZOO.

J. A. PITKIN, *President;* J. W. OSBORN, *Vice President;* G. W. RITCHIE, *Cashier;* H. H. CODDINGTON, *Assistant Cashier.*

DIRECTORS.—J. A. Pitkin, J. W. Osborn, Homer Manvel, F. M. Clark, G. W. Ritchie, A. L. Pratt, Dr. Edward Ames, Walter R. Taylor, J. H. Dewing.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$671,804 79	$705,439 89	$685,432 31	$623,209 07
Overdrafts, secured and unsecured	4,442 40	3,815 89	4,798 63	7,482 36
U. S. bonds to secure circulation	80,000 00	80,000 00	80,000 00	80,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	12,000 00	12,000 00	12,000 00	12,000 00
Premiums on U. S. bonds	3,530 00	3,530 00	3,530 00	3,530 00
Stocks, securities, etc.	131,544 07	116,357 00	116,357 00	123,840 38
Banking house, furniture and fixtures	23,400 00	23,400 00	23,400 00	23,400 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	17,031 47	17,128 44	9,877 74	17,027 21
Due from State banks and bankers	30,562 47	20,659 87	10,021 59	20,051 67
Due from approved reserve agents	165,295 73	157,907 91	138,259 03	162,134 58
Checks and other cash items	.....	.....	.....	.....
Exchanges for clearing house	6,695 46	8,683 14	10,435 96	19,650 84
Notes of other National banks	1,419 00	1,449 00	1,106 00	1,012 00
Fractional paper currency, nickels and cents	512 70	247 90	189 06	242 83
Specie	29,726 00	16,278 00	20,226 00	19,806 00
Legal tender notes	55,527 00	52,832 50	61,457 00	53,993 50
Redemption fund with U. S. treasurer (5% of circulation)	4,000 00	4,150 00	4,000 00	4,000 00
Due from U. S. treasurer, other than 5% redemption fund	347 50	.....	.....	.....
Totals	$1,237,838 59	$1,223,879 54	$1,181,090 32	$1,171,380 44
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	70,000 00	70,000 00	70,000 00	70,000 00
Undivided profits less expenses and taxes paid	13,306 23	15,215 77	13,179 74	13,333 65
National bank notes outstanding	80,000 00	80,000 00	80,000 00	80,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	1,998 00	1,932 00	4,800 00	2,976 00
Individual deposits subject to check	400,444 10	427,958 72	415,048 68	414,652 53
Demand certificates of deposit	572,090 26	528,773 05	498,061 90	490,418 26
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,237,838 59	$1,223,879 54	$1,181,090 32	$1,171,380 44

No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President;* M. J. BIGELOW, A. S. WHITE, *Vice Presidents;* H. DEN BLEYKER, *Cashier;* L. M. PHELPS, W. L. OTIS, *Assistant Cashiers.*

DIRECTORS.—Edwin J. Phelps, Melville J. Bigelow, E. B. Desenberg, John den Bleyker, Albert S. White, J. Wilfred Thompson, M. D. Woodford, H. B. Osborne, William B. Milham, H. H. Everard, J. T. Upjohn.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,047,054 21	$1,046,324 59	$1,078,995 01	$1,078,842 15
Overdrafts, secured and unsecured	10,218 94	11,362 52	7,816 76	12,130 21
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	115,175 00	96,675 00	99,675 00	78,925 00
Banking house, furniture and fixtures	.....	5,000 00	5,000 00	11,400 00
Other real estate, and mortgages owned	15,118 19	15,054 19	18,405 19	20,836 19
Due from National banks (not reserve agents)	7,699 68	7,325 71	2,427 83	13,179 27
Due from State banks and bankers	11,107 07	13,825 23	8,341 77	10,565 77
Due from approved reserve agents	197,599 59	133,195 45	159,754 84	167,040 73
Checks and other cash items	6,307 52	1,196 85	6,872 98	2,473 28
Exchanges for clearing house	2,055 54	3,674 55	8,760 52	5,874 55
Notes of other National banks	5,000 00	5,000 00	5,000 00	5,000 00
Fractional paper currency, nickels and cents	296 31	229 23	361 22	592 27
Specie	33,059 25	33,372 20	27,829 85	30,975 00
Legal tender notes	67,086 00	55,816 00	66,130 00	38,176 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund	2 50	2 50	2 50	2 50
Totals	$1,570,879 80	$1,480,554 02	$1,547,873 47	$1,528,512 92
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	105,000 00	105,000 00	105,000 00	105,000 00
Undivided profits less expenses and taxes paid	18,613 28	22,679 12	27,828 63	22,572 10
National bank notes outstanding	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	3,748 06	15,112 94	8,939 69	15,317 51
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	420,875 92	414,348 67	456,482 85	469,463 21
Demand certificates of deposit	772,359 87	673,413 29	699,622 30	666,160 10
Time certificates of deposit	.....	.....	.....	.....
Certified checks	282 67	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,570,879 80	$1,480,554 02	$1,547,873 47	$1,528,512 92

No. 1359.

MICHIGAN NATIONAL BANK, KALAMAZOO.

CHARLES S. CAMPBELL, *President;* EDWARD WOODBURY, *Vice President;* ALBERT HENRY, *Cashier.*

DIRECTORS.—Charles S. Campbell, E. Woodbury, A. M. Stearns, Ira A. Ransom, J. W. Taylor J. F. Gilmore, F. M. Hodge.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$714,269 45	$682,429 95	$720,510 44	$747,008 00
Overdrafts, secured and unsecured	4,073 62	3,874 65	4,953 10	6,330 70
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	9,000 00	9,000 00	9,000 00	9,000 00
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	49,300 00	49,300 00	49,300 00	52,300 00
Banking house, furniture and fixtures	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate, and mortgages owned	5,703 05	5,674 25	5,652 43	5,625 78
Due from National banks (not reserve agents)	1,246 22	3,252 47	11,804 15	3,856 44
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	130,570 84	115,008 81	129,321 85	99,956 20
Checks and other cash items	85 18	513 92	353 99	1,016 14
Exchanges for clearing house	1,516 89	7,454 74	2,880 74	2,788 23
Notes of other National banks	3,138 00	5,461 00	4,803 00	6,592 00
Fractional paper currency, nickels and cents	179 43	327 49	315 33	251 28
Specie	38,543 20	39,343 40	33,990 85	32,471 25
Legal tender notes	22,500 00	25,900 00	25,400 00	33,400 00
Redemption fund with U. S. treasurer (5% of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund	1,000 00	1,000 00	.....	.....
Totals	$1,049,625 88	$1,017,040 68	$1,066,785 88	$1,069,096 02
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid	16,533 07	22,171 76	20,857 32	25,614 53
National bank notes outstanding	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	224 00	.....	930 00	.....
Individual deposits subject to check	299,537 76	242,738 32	278,708 31	271,403 95
Demand certificates of deposit	483,331 05	502,130 60	516,290 25	522,077 54
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,049,625 88	$1,017,040 68	$1,066,785 88	$1,069,096 02

No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President;* CHARLES SMITH, *Vice President;* CHARLES MACINTYRE, *Cashier;* J. B. PATON, *Assistant Cashier.*

DIRECTORS.—Joseph Bosch, Charles Smith, Fred Smith, John Daniell, J. H. Wilson, Thos. W. Armstrong, James MacNaughton.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$618,212 58	$638,171 25	$679,475 89	$671,880 48
Overdrafts, secured and unsecured	1,601 50	2,226 54	7,411 32	1,637 37
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	34,794 29	34,794 29	34,794 29	34,811 79
Banking house, furniture and fixtures	15,000 00	15,000 00	15,000 00	15,000 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	2,824 22	1,833 84	3,751 32	1,446 60
Due from State banks and bankers	21,473 48	26,669 84	16,700 85	10,715 48
Due from approved reserve agents	90,503 95	117,502 37	31,244 25	47,458 96
Checks and other cash items	1,873 04	377 07	372 61	1,790 71
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	10,100 00	4,650 00	4,620 00	6,280 00
Fractional paper currency, nickels and cents	650 67	934 38	450 38	1,003 51
Specie	54,834 50	55,694 40	45,019 00	47,245 05
Legal tender notes	14,850 00	11,330 00	12,170 00	13,950 00
Redemption fund with U. S. treasurer (5% of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$919,218 23	$961,683 98	$903,509 91	$905,719 95
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits less expenses and taxes paid	26,335 67	31,840 41	31,515 57	32,405 13
National bank notes outstanding	50,000 00	50,000 00	50,000 00	49,550 00
Due to other National banks	684 37	539 19	1,921 04	14,074 16
Due to State banks and bankers	274 50	.....	39,437 38	37,094 31
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	648,271 54	686,282 00	587,507 40	573,661 21
Demand certificates of deposit	6,552 15	5,922 38	6,028 52	9,810 14
Time certificates of deposit	.....	.....	.....	.....
Certified checks	12,100 00	12,100 00	12,100 00	14,125 00
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$919,218 23	$961,683 98	$903,509 91	$905,719 95

No. 8148.

CAPITAL NATIONAL BANK, LANSING.

RANSOM E. OLDS, *President;* JAMES J. BAIRD, *Vice President;* JNO. E. WHITHAM, *Cashier;* M. F. CHAFEY, *Assistant Cashier.*

DIRECTORS.—Ransom E. Olds, Arthur C. Stebbins, Smith G. Young, James J. Baird, Wm. K. Prudden, Orren A. Jenison, Jno. E. Whitham.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts			$197,575 93	$330,480 85
Overdrafts, secured and unsecured				
U. S. bonds to secure circulation			100,000 00	100,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds			3,724 77	3,724 77
Stocks, securities, etc				
Banking house, furniture and fixtures			5,121 90	5,846 44
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)			11,517 38	
Due from State banks and bankers				
Due from approved reserve agents			58,270 11	104,177 76
Checks and other cash items			1,123 37	1,476 50
Exchanges for clearing house				
Notes of other National banks			8,000 00	1,800 00
Fractional paper currency, nickels and cents			65 13	52 85
Specie			826 65	1,988 30
Legal tender notes			17,032 00	20,998 00
Redemption fund with U. S. treasurer (5% of circulation)			5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund			200 00	
Totals			$408,457 24	$575,545 47
Liabilities.				
Capital stock paid in			$100,000 00	$100,000 00
Surplus fund			10,000 00	10,000 00
Undivided profits less expenses and taxes paid			3,665 17	5,650 46
National bank notes outstanding			100,000 00	100,000 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid				
Individual deposits subject to check			188,328 60	287,529 60
Demand certificates of deposit			6,463 47	72,365 41
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals			$408,457 24	$575,545 47

No. 3513.

CITY NATIONAL BANK, LANSING.

E. W. SPARROW, *President;* E. F. COOLEY, *Vice President;* B. F. DAVIS, *Cashier;* F. J. HOPKINS, *Assistant Cashier.*

DIRECTORS.—E. W. Sparrow, E. F. Cooley, Fred Shubel, A. A. Nichols, B. F. Davis, Jacob Stahl, F. A. Hooker.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$836,443 53	$855,872 52	$915,265 53	$997,790 31
Overdrafts, secured and unsecured	892 87	102 56	635 71	614 90
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	50,000 00
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	1,875 00
Stocks, securities, etc	104,007 16	104,007 16	108,982 16	118,508 59
Banking house, furniture and fixtures	35,000 00	35,000 00	38,736 03	44,926 21
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	50,202 16	57,203 71	41,825 40	42,565 31
Due from State banks and bankers	14,171 98	22,888 56	27,982 82	28,379 23
Due from approved reserve agents	288,949 22	389,197 29	212,421 52	387,405 72
Checks and other cash items	13,429 30	15,961 53	15,002 24	11,250 92
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	10,000 00	10,000 00	15,000 00	7,000 00
Fractional paper currency, nickels and cents	1,340 42	1,411 67	1,398 65	1,642 60
Specie	47,564 65	39,162 75	42,580 60	45,750 70
Legal tender notes	18,627 00	31,495 00	39,469 00	30,452 00
Redemption fund with U. S. treasurer (5 % of circulation)	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	3,500 00	6,000 00	6,000 00
Totals	$1,525,628 29	$1,670,802 75	$1,570,299 66	$1,879,161 49
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	25,000 00	100,000 00	100,000 00	100,000 00
Undivided profits less expenses and taxes paid	77,752 90	8,703 19	14,655 01	15,627 72
National bank notes outstanding	97,720 00	99,970 00	97,620 00	97,170 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	7,784 19	14,123 18	4,887 72	7,073 63
Dividends unpaid	475 00	.....	.....	155 00
Individual deposits subject to check	783,228 97	891,122 11	824,203 24	979,745 50
Demand certificates of deposit	433,505 80	456,327 76	424,923 22	527,456 40
Time certificates of deposit	.....	.....	.....	.....
Certified checks	161 43	556 51	4,010 47	1,933 24
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	50,000 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,525,628 29	$1,670,802 75	$1,570,299 66	$1,879,161 49

No. 1731.

FIRST NATIONAL BANK, LAPEER.

C. G. WHITE, *President;* EDMUND BROWNELL, *Vice President;* J. R. JOHNSON, *Cashier;* KIRK WHITE, *Assistant Cashier.*

DIRECTORS.—C. G. White, Kirk White, Ripley White, E. Brownell, G. W. Rood, W. B. Williams, Charles H. Rood.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$350,297 23	$340,237 36	$360,936 77	$352,518 69
Overdrafts, secured and unsecured	5,206 55	3,391 76	6,614 33	5,720 80
U. S. bonds to secure circulation	25,500 00	25,500 00	25,500 00	25,500 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	34,960 00	25,960 00	38,910 00	23,660 00
Banking house, furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate, and mortgages owned	16,097 51	16,097 51	16,097 51	16,097 51
Due from National banks (not reserve agents)	.....	.....	.....	.....
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	86,032 34	107,591 98	33,892 88	29,735 91
Checks and other cash items	1,023 71	1,322 09	14,237 90	8,561 69
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	5,000 00	3,650 00	2,500 00	1,500 00
Fractional paper currency, nickels and cents	159 50	110 04	91 70	105 85
Specie	18,947 00	18,063 00	17,638 00	18,849 00
Legal tender notes	3,000 00	3,000 00	3,000 00	500 00
Redemption fund with U. S. treasurer (5% of circulation)	1,275 00	1,275 00	1,275 00	1,275 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$550,498 84	$559,198 74	$523,694 09	$487,024 45
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	79,777 56	76,417 16	77,737 85	75,372 09
National bank notes outstanding	18,497 50	24,897 50	23,097 50	24,097 50
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	40,427 97	24,264 17	17,960 43	4,861 78
Dividends unpaid	.....	.....	1,713 05	.....
Individual deposits subject to check	140,209 24	160,345 47	127,133 81	116,170 50
Demand certificates of deposit	169,526 67	170,274 44	173,451 45	161,522 58
Time certificates of deposit	.....	.....	.....	.....
Certified checks	2,000 00	3,000 00	2,000 00	5,000 00
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$550,498 84	$559,198 74	$523,694 09	$487,024 45

No. 2773.

FIRST NATIONAL BANK, LUDINGTON.

GEO. N. STRAY, *President;* JAMES FOLEY, *Vice President;* W. L. HAMMOND, *Cashier;* A. D. WOODWARD, *Assistant Cashier.*

DIRECTORS.—George N. Stray, Marshall F. Butters, W. L. Hammond, James Foley, A. E. Cartier, A. D. Woodward, H. V. Huston.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$620.049 57	$607,093 16	$560,017 54	$545,720 51
Overdrafts, secured and unsecured	21 83	441 14	63 87	439 67
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc	125,301 14	130,201 14	122,443 81	120,943 81
Banking house, furniture and fixtures	7,000 00	7,000 00	7,000 00	2,000 00
Other real estate, and mortgages owned	3,000 00	3,000 00	3,000 00	
Due from National banks (not reserve agents)		320 90		90 00
Due from State banks and bankers				
Due from approved reserve agents	102,437 73	85,585 29	79,083 06	164,154 60
Checks and other cash items	159 61	57 00	200 34	124 52
Exchanges for clearing house				
Notes of other National banks	1,568 00	3,047 00	7,825 00	270 00
Fractional paper currency, nickels and cents	282 09	360 88	269 46	194 67
Specie	32,433 00	35,610 00	31,126 00	30,759 00
Legal tender notes	20,000 00	10,000 00	10,000 00	15,000 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$938,502 97	$908,966 51	$847,279 08	$905,946 78
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	11,189 90	11,857 05	11,609 61	11,760 83
National bank notes outstanding	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid				18 75
Individual deposits subject to check	226,761 03	215,432 61	203,572 86	263,256 27
Demand certificates of deposit	555,552 04	536,676 85	487,096 61	485,910 93
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$938,502 97	$908,966 51	$847,279 08	$905,946 78

No. 2539.

FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDELL, *President;* GEO. A. DUNHAM, *Vice President and Cashier.*

DIRECTORS.—T. J. Ramsdell, Geo. A. Dunham, Geo. A. Hart, Gus Kitzinger, Edward Buckley.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$429,492 62	$534,434 64	$605,060 12	.....
Overdrafts, secured and unsecured	6,412 45	6,290 32	7,726 28	.....
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	.....
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	8,800 00	3,300 00	8,800 00	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	124,300 00	124,300 00	115,000 00	.....
Banking house, furniture and fixtures	.....	.....	.....	.....
Other real estate and mortgages owned	4,847 32	4,847 32	4,847 32	.....
Due from National banks (not reserve agents)	71,987 00	75,899 88	53,333 97	.....
Due from State banks and bankers	26,365 28	36,866 03	10,205 88	.....
Due from approved reserve agents	297,097 33	209,092 54	145,747 64	.....
Checks and other cash items	1,434 97	2,120 84	2,455 87	.....
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	21,740 00	3,431 00	11,380 00	.....
Fractional paper currency, nickels and cents	519 76	470 70	632 15	.....
Specie	40,830 25	44,914 00	45,933 50	.....
Legal tender notes	9,649 00	9,995 00	8,364 00	.....
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	.....
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$1,069,725 98	$1,082,213 27	$1,045,736 73	.....
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	.....
Surplus fund	50,000 00	500,00 00	50,000 00	.....
Undivided profits less expenses and taxes paid	1,862 15	4,317 32	8,173 95	.....
National bank notes outstanding	25,000 00	25,000 00	25,000 00	.....
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	12,527 81	9,153 04	5,206 42	.....
Dividends unpaid	1,699 28	.....	.....	.....
Individual deposits subject to check	513,726 00	427,705 64	494,872 83	.....
Demand certificates of deposit	364,910 74	466,037 27	360,564 51	.....
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	1,919 02	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,069,725 98	$1,082,213 27	$1,045,736 73	.....

No. 5348.

FIRST NATIONAL BANK, MANISTIQUE.

A. S. PUTNAM, *President;* WM. B. THOMAS, *Vice President;* WILLIAM S. CROWE, *Cashier.*

DIRECTORS.—A. S. Putnam, Wm. S. Crowe, Wm. B. Thomas, M. H. Quick, V. I. Hixson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$167,280 10	$141,433 02	$159,326 20	$144,955 60
Overdrafts, secured and unsecured	352 15	496 92	1,103 16	204 06
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	1,101 94	1,094 90	750 00	750 00
Stocks, securities, etc	36,896 24	30 396 24	23,896 24	26,496 24
Banking house, furniture and fixtures	18,663 36	17,491 11	17,338 61	19,562 78
Items in transit	2,019 07	220 91	98 40	100 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	2,000 00	4,000 00	4,000 00	6,000 00
Due from State banks and bankers	16,527 88	17,140 82	13,732 91	12,012 31
Due from approved reserve agents	28,280 62	35,294 58	22,749 74	30,392 85
Checks and other cash items	60 60	801 17	199 52	674 40
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	934 00	470 00	435 00	145 00
Fractional paper currency, nickels and cents	517 37	642 45	638 65	394 43
Specie	15,099 65	13,672 85	14,786 65	12,022 00
Legal tender notes	3,800 00	2,982 00	2,811 00	1,748 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$319,782 98	$292,386 97	$288,116 08	$281,707 67
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	6,000 00	6,000 00	8,000 00	8,000 00
Undivided profits less expenses and taxes paid	1,160 64	2,279 80	878 55	438 40
National bank notes outstanding	24,300 00	25,000 00	24,500 00	24,100 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	972 99	2,433 89	2,007 11	1,740 32
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	194,149 71	154,120 71	153,146 34	147,454 41
Demand certificates of deposit	.....	.....	.....	.....
Time certificates of deposit	68,114 84	77,322 37	74,379 20	74,908 17
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	84 80	230 20	204 88	66 37
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$319,782 98	$292,386 97	$288,116 08	$281,707 67

No. 390.

FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President;* LOUIS G. KAUFMAN, *Vice President;* EDWARD S. BICE, *Cashier;* CHARLES L. BRAINERD, *Assistant Cashier.*

DIRECTORS.—Peter White, Nathan M. Kaufman, Samuel R. Kaufman, Louis G. Kaufman, Edward S. Bice.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$1,233,188 70	$1,331,215 84	$1,266,627 95	$1,367,377 67
Overdrafts, secured and unsecured	232 43	59 59	100 27	33 49
U. S. bonds to secure circulation	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand	12,500 00	12,500 00	12,500 00	12,500 00
Premiums on U. S. bonds				
Stocks, securities, etc	144,010 00	144,010 00	144,010 00	144,010 00
Banking house, furniture and fixtures	39,000 00	39,000 00	39,000 00	39,000 00
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)	1,282 71	2,983 38	9,575 13	12,651 77
Due from State banks and bankers	13,710 90	28,846 98	23,991 05	13,163 15
Due from approved reserve agents	192,832 77	93,326 88	212,740 44	133,451 47
Checks and other cash items	1,538 81	1,584 89	2,091 56	6,547 15
Exchanges for clearing house				
Notes of other National banks	10,475 00	10,760 00	10,175 00	9,900 00
Fractional paper currency, nickels and cents	112 00	202 00	154 00	104 00
Specie	61,321 73	60,119 85	64,089 81	65,616 96
Legal tender notes	33,325 00	24,205 00	41,370 00	35,250 00
Redemption fund with U. S. treasurer (5% of circulation)	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$1,951,030 05	$1,956,314 41	$2,033,925 21	$2,047,105 66
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	37,067 50	38,454 02	43,515 37	51,347 61
National bank notes outstanding	149,995 00	150,000 00	150,000 00	150,000 00
Due to other National banks	8,502 61	14,621 59	3,287 91	11,345 74
Due to State banks and bankers	23,079 12	37,092 60	32,446 66	15,994 28
Dividends unpaid	78 00	631 00	18 00	18 00
Individual deposits subject to check	1,439,442 53	1,425,007 57	1,477,042 73	1,519,245 87
Demand certificates of deposit	41,852 80	39,065 13	77,589 54	49,919 41
Time certificates of deposit				
Certified checks	1,025 00	842 50	25 00	950 00
Cashier's checks outstanding				
United States deposits	41,784 57	49,456 35	45,831 40	44,893 59
Deposits of U. S. disbursing officers	8,202 92	543 65	4,168 60	3,391 16
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$1,951,030 05	$1,956,314 41	$2,033,925 21	$2,047,105 66

No. 6003.

MARQUETTE NATIONAL BANK, MARQUETTE.

FREDERICK W. READ, *President;* F. H. BEGOLE, D. W. POWELL, *Vice Presidents;* FRANK J. JENNISON, *Cashier;* H. C. DAVIS, ROY A. YOUNG, *Assistant Cashiers.*

DIRECTORS.—John M. Longyear, Fred H. Begole, Frederick W. Read, Daniel W. Powell, Frank J. Jennison, D. H. Ball, W. G. Mather, Noah W. Gray, J. G. Reynolds.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$584,634 23	$566,981 58	$592,251 83	$691,961 75
Overdrafts, secured and unsecured	118 74	*83 46	126 09	152 47
U. S. bonds to secure circulation	75,000 00	75,000 00	75,000 00	100,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	2,000 00	2,000 00	2,000 00	.....
Stocks, securities, etc	48,066 18	73,066 18	64,066 18	59,066 18
Banking house, furniture and fixtures	37,500 00	37,500 00	37,500 00	37,500 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	33,337 49	58,109 18	67,924 40	57,845 58
Due from State banks and bankers	38,731 93	74,200 76	47,432 06	48,202 81
Due from approved reserve agents	92,015 98	45,272 40	109,740 01	61,141 09
Checks and other cash items	2,287 54	2,497 43	1,266 65	1,734 52
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	5,390 00	5,615 00	8,815 00	10,435 00
Fractional paper currency, nickels and cents	216 31	000 44	489 92	378 09
Specie	31,536 80	25,804 80	28,352 60	31,274 10
Legal tender notes	12,127 00	10,150 00	21,717 00	25,015 00
Redemption fund with U. S. treasurer (5% of circulation)	3,750 00	3,750 00	3,750 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$966,712 20	$980,671 23	$1,000,431 74	$1,129,706 59
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	4,938 13	4,833 13	11,179 28	7,659 88
National bank notes outstanding	75,000 00	75,000 00	75,000 00	100,000 00
Due to other National banks	5,900 42	5,212 94	9,318 36	5,726 35
Due to State banks and bankers	5,167 12	4,076 76	7,611 34	6,868 81
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	720,302 98	734,921 51	800,524 76	850,009 05
Demand certificates of deposit	34,966 55	36,250 54	36,452 00	37,534 25
Time certificates of deposit	.....	.....	.....	.....
Certified checks	346 00	346 00	346 00	26 00
Cashier's checks outstanding	31 00	50 35	.....	1,282 25
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$966,712 20	$980,671 23	$1,000,431 74	$1,129,706 59

No. 1515.

FIRST NATIONAL BANK, MARSHALL.

C. E. GORHAM, *President;* H. E. WINSOR, *Vice President;* C. H. BILLINGS, *Cashier.*

DIRECTORS.—C. E. Gorham, F. A. Stuart, J. L. Dobbins, H. E. Winsor, S. F. Dobbins, C. H. Billings, O. L. Hubbard.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$339,957 76	$351,132 24	$371,835 74	$367,086 91
Overdrafts, secured and unsecured	2,430 41	1,413 36	2,384 46	5,060 76
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	130,316 75	130,316 75	129,628 75	129,628 75
Banking house, furniture and fixtures	12,200 00	12,200 00	12,200 00	12,200 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	1,924 51	2,611 82	8,451 16	4,223 45
Due from State banks and bankers	2,877 92	4,796 20	1,616 05	6,003 79
Due from approved reserve agents	95,127 46	68,665 90	63,073 23	67,384 50
Checks and other cash items	656 29	6,380 89	627 79	6,427 29
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,570 00	10,155 00	4,785 00	6,925 00
Fractional paper currency, nickels and cents	329 77	413 00	376 75	146 59
Specie	29,807 50	34,093 50	29,217 50	29,958 40
Legal tender notes	.....	.....	3,000 00	.....
Redemption fund with U. S. treasurer (5% of circulation)	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$722,198 37	$727,178 66	$732,196 43	$740,045 44
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	18,871 58	24,003 87	24,733 27	26,261 78
National bank notes outstanding	97,350 00	100,000 00	100,000 00	100,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	376,705 04	372,199 89	373,742 63	386,681 11
Demand certificates of deposit	104,271 75	105,974 90	108,720 53	102,102 55
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$722,198 37	$727,178 66	$732,196 43	$740,045 44

No. 3256.

FIRST NATIONAL BANK, MENOMINEE.

S. M. STEPHENSON, *President;* AUGUSTUS SPIES, *Vice President;* G. A. BLESCH, *Cashier;* CLINTON W. GRAM, *Assistant Cashier.*

DIRECTORS.—S. M. Stephenson, Augustus Spies, G. A. Blesch, John Henes, Isaac Stephenson, Jr. C. S. Brown, Charles I. Cook, Edward Daniell, Clinton W. Gram.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$704,043 09	$696,143 45	$708,309 49	$701,860 02
Overdrafts, secured and unsecured	31 29	116 34	1 16	4 54
U. S. bonds to secure circulation	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	225,275 58	220,275 58	220,275 58	220,275 58
Banking house, furniture and fixtures	.....	.....	.....	.....
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	17,079 43	38,591 94	29,768 99	18,738 52
Due from State banks and bankers	2,602 66	1,233 95	250 45	811 94
Due from approved reserve agents	129,866 23	195,301 89	204,750 85	143,180 92
Checks and other cash items	2,029 04	5,069 04	6,205 56	5,451 06
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	2,000 00	2,640 00	2,000 00	500 00
Fractional paper currency, nickels and cents	386 36	339 76	241 67	255 79
Specie	48,065 00	51,120 00	65,197 00	47,343 00
Legal tender notes	2,000 00	1,000 00	5,000 00	2,000 00
Redemption fund with U. S. treasurer (5% of circulation)	10,000 00	10,000 00	10,000 00	10,000 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$1,393,378 68	$1,471,831 95	$1,502,000 75	$1,400,421 37
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	35,000 00
Undivided profits less expenses and taxes paid	9,202 09	4,580 38	8,697 25	7,818 93
National bank notes outstanding	200,000 00	200,000 00	200,000 00	200,000 00
Due to other National banks	3,801 25	11,298 78	1,891 11	6,338 70
Due to State banks and bankers	162 98	668 85	536 19	644 01
Dividends unpaid	180 00	1,141 50	.....	30 00
Individual deposits subject to check	591,682 97	652,180 30	664,597 98	605,448 44
Demand certificates of deposit	41,267 57	25,213 27	9,048 48	6,512 59
Time certificates of deposit	265,635 37	294,565 87	334,151 12	282,105 54
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	51,446 50	52,183 00	50,500 00	50,906 50
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	2,578 62	5,616 66
Totals	$1,393,378 68	$1,471,831 95	$1,502,000 75	$1,400,421 37

No. 4454.

THE LUMBERMEN'S NATIONAL BANK, MENOMINEE.

WM. HOLMES, *President;* W. S. CARPENTER, *Vice President;* M. S. HARMON, *Cashier;* WM. WEBB HARMON, *Assistant Cashier.*

DIRECTORS.—Wm. Holmes, W. S. Carpenter, C. H. Jones, Peter Sibenaler, A. B. Stryker, Frank Erdlitz, A. W. Blom, Leo C. Harmon, M. S. Harmon, Jas. A. Culbertson, A. C. Wells.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$477,194 75	$487,730 71	$496,593 53	$442,138 94
Overdrafts, secured and unsecured	3 81	1,995 20	23 82	.....
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	3,500 00	3,500 00	3,500 00	3,500 00
Stocks, securities, etc	36,637 94	36,637 94	28,592 09	13,892 09
Banking house, furniture and fixtures	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate, and mortgages owned	8,252 35	8,252 35	8,294 85	8,294 85
Due from National banks (not reserve agents)	35,000 00	20,000 00	.....	.....
Due from State banks and bankers	17,532 50	3,798 65	5,155 19	10,044 84
Due from approved reserve agents	34,632 29	23,395 11	47,251 26	61,032 94
Checks and other cash items	1,808 43	1,516 31	1,155 47	1,768 10
Exchanges for clearing house	.....	1,646 66	938 37	1,687 06
Notes of other National banks	4,535 00	5,000 00	2,500 00	2,500 00
Fractional paper currency, nickels and cents	573 48	405 63	202 87	409 89
Specie	23,904 60	23,290 05	17,903 60	28,931 00
Legal tender notes	15,000 00	5,265 00	5,065 00	5,065 00
Redemption fund with U. S. treasurer (5 % of circulation)	5,000 00	5,000 00	5,000 00	5,800 00
Due from U. S. treasurer, other than 5 % redemption fund	2 50	2 50	2 50	2 50
Totals	$775,577 65	$739,436 11	$734,178 55	$697,067 11
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	19,052 43	24,197 45	27,490 00	29,222 63
National bank notes outstanding	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks	126 01	1,547 55	361 46	.....
Due to State banks and bankers	.....	.....	.....	625 83
Dividends unpaid	50 00	50 00	50 00	50 00
Individual deposits subject to check	344,216 83	268,300 31	247,990 89	234,983 53
Demand certificates of deposit	13,127 70	36,620 30	84,557 90	44,728 09
Time certificates of deposit	149,000 68	138,291 70	123,679 90	113,453 03
Certified checks	4 00	368 80	48 40	4 00
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	20,000 00	.....	24,000 00
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$775,577 65	$739,436 11	$734,178 55	$697,067 11

No. 1587.

FIRST NATIONAL BANK, MONROE.

THOS. GORDON, JR., *President;* GEO. SPALDING, *Vice President;* FRANK B. WARREN, *Cashier;* WM. G. GUTMANN, *Assistant Cashier.*

DIRECTORS.—Geo. Spalding, John E. Lantion, Thos. Gordon, Jr., E. C. Rauch, Frank B. Warren.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$272,313 75	$265,268 39	$253,856 84	$283,644 39
Overdrafts, secured and unsecured	3 00	31 96	27 27	1 65
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	300 00	300 00	300 00	300 00
Premiums on U. S. bonds	2,500 00	2,500 00	2,500 00	2,000 00
Stocks, securities, etc	130,483 00	130,483 00	125,483 00	123,883 00
Banking house, furniture and fixtures	7,570 00	7,570 00	7,570 00	7,570 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	6,060 91	4,644 40	2,532 72	2,177 29
Due from State banks and bankers	5,322 85	4,912 51	6,003 32	5,787 45
Due from approved reserve agents	50,366 63	43,300 92	64,533 35	68,419 82
Checks and other cash items	216 07	553 98	617 52	285 48
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,306 00	70 00	2,033 00	854 00
Fractional paper currency, nickels and cents	321 64	357 85	288 46	128 66
Specie	16,686 90	17,114 10	18,159 50	17,562 25
Legal tender notes	6,500 00	6,100 00	10,950 00	7,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund	1,757 00	.....	.....	.....
Totals	$554,207 75	$535,707 11	$547,354 98	$572,113 99
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	29,100 33	31,384 60	32,825 09	31,741 88
National bank notes outstanding	50,000 00	50,000 00	50,000 00	49,500 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	2,728 39	2,631 61
Dividends unpaid	252 00	132 00	132 00	60 00
Individual deposits subject to check	193,347 60	154,389 63	167,666 25	174,164 02
Demand certificates of deposit	221,507 82	239,800 88	234,003 25	254,016 48
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$554,207 75	$535,707 11	$547,354 98	$572,113 99

No. 5669.

FIRST NATIONAL BANK, MORENCI.

C. RORICK, *President;* JOHN C. RORICK, *Vice President;* A. V. FOSTER, *Cashier.*

DIRECTORS.—Casper Rorick, A. V. Foster, A. H. Rorick, L. E. Foster, John C. Rorick.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$144,474 72	$141,463 88	$141,522 07	$151,986 18
Overdrafts, secured and unsecured	358 50	93 24	455 08	98 60
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	293 50	293 50	293 50	293 50
Stocks, securities, etc				
Banking house, furniture and fixtures	9,500 00	9,500 00	9,500 00	9,500 00
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)	4,482 60	393 75	7,469 19	4,462 82
Due from State banks and bankers				
Due from approved reserve agents	14,877 00	12,070 90	15,815 54	16,153 28
Checks and other cash items	3 43			
Exchanges for clearing house				
Notes of other National banks	570 00	950 00	720 00	745 00
Fractional paper currency, nickels and cents	109 00	131 18	101 01	147 64
Specie	3,607 25	4,926 55	4,779 35	4,209 85
Legal tender notes	4,460 00	5,870 00	4,835 00	7,480 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$208,986 00	$201,973 00	$211,740 74	$221,326 87
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	8,000 00	8,000 00	8,000 00	8,000 00
Undivided profits less expenses and taxes paid	3,119 70	4,591 89	4,528 76	5,947 64
National bank notes outstanding	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid				
Individual deposits subject to check	145,167 76	131,774 99	147,194 65	155,859 92
Demand certificates of deposit	2,698 54	7,606 12	2,017 33	1,519 31
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$208,986 00	$201,973 00	$211,740 74	$221,326 87

No. 4398.

HACKLEY NATIONAL BANK, MUSKEGON.

THOS. HUME, *President;* J. C. FORD, DAVID D. ERWIN, *Vice Presidents;* GEORGE A. ABBOTT, *Cashier.*

DIRECTORS.—Thomas Hume, Thomas Monroe, Jos. C. Ford, D. D. Erwin, Wm. D. Hardy, Frank H. Smith, John VanderLaan.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$670,598 69	$706,250 12	$681,446 22	$781,205 56
Overdrafts, secured and unsecured	5,234 77	7,658 14	9,776 57	3,604 99
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits	15,000 00	15,000 00	15,000 00	50,000 00
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	759 38	759 38	759 38	2,299 38
Stocks, securities, etc	43,780 59	55,780 59	40,000 00	33,000 00
Banking house, furniture and fixtures	45,435 27	45,435 27	45,435 27	45,910 40
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	.....	.....	5,312 07	.....
Due from State banks and bankers	9,360 79	4,280 66	5,667 88	3,751 03
Due from approved reserve agents	94,631 45	91,891 22	85,592 36	121,502 20
Checks and other cash items	5,280 09	6,653 03	3,935 07	14,268 80
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	18,200 00	12,060 00	16,665 00	20,206 00
Fractional paper currency, nickels and cents	854 45	467 75	351 31	666 57
Specie	41,130 50	39,504 50	38,766 50	39,679 00
Legal tender notes	30,000 00	15,000 00	20,000 00	20,000 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund	.....	2,238 00	.....	.....
Totals	$1,006,515 98	$1,029,228 66	$994,957 63	$1,162,343 93
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	35,166 57	39,096 07	43,946 70	47,520 20
National bank notes outstanding	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks	12,429 72	6,908 68	.....	4,072 83
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	20 00	.....	.....	20 00
Individual deposits subject to check	185,575 56	204,234 08	173,452 43	254,092 68
Demand certificates of deposit	583,324 13	588,989 83	587,558 50	631,638 22
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	15,000 00	15,000 00	15,000 00	50,000 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,006,515 98	$1,029,228 66	$994,957 63	$1,162,343 93

No. 4840.

NATIONAL LUMBERMAN'S BANK, MUSKEGON.

A. V. MANN, *President;* THOMAS HUME, J. G. EMERY, JR., *Vice Presidents;* C. C. BILLINGHURST, *Cashier;* E. W. POTEVIN, *Auditor.*

DIRECTORS.—A. V. Mann, Wesley F. Wood, C. C. Billinghurst, J. G. Emery, Thomas Hume, Francis Jiroch, Wm. Brinen, David D. Erwin, C. D. Stevens.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$711,183 22	$1,319,556 22	$732,475 42	$771,816 00
Overdrafts, secured and unsecured	5,798 89	4,190 61	11,040 07	4,449 45
U. S. bonds to secure circulation	45,000 00	55,000 00	95,000 00	100,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	643 76	978 13	2,450 01	2,628 13
Stocks, securities, etc	57,700 00	202,800 00	78,225 00	68,225 00
Banking house, furniture and fixtures	25,000 00	25,000 00	25,000 00	25,000 00
Other real estate, and mortgages owned	13,205 30	13,205 30	13,205 30	13,205 30
Due from National banks (not reserve agents)	7,519 18	15,543 68	2,993 89	13,678 20
Due from State banks and bankers	1,160 70	739 74	2,411 37	308 85
Due from approved reserve agents	79,194 46	95,114 48	73,856 94	83,644 24
Checks and other cash items	7,827 23	8,337 35	11,003 86	18,381 97
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	24,773 00	12,729 00	35,817 00	28,077 00
Fractional paper currency, nickels and cents	480 44	259 17	382 88	380 96
Specie	53,227 60	51,570 50	56,065 10	52,582 85
Legal tender notes	10,000 00	5,000 00	5,000 00	5,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,250 00	2,750 00	4,250 00	5,000 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$1,044,963 78	$1,812,774 18	$1,149,176 84	$1,192,377 95
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	28,569 13	30,952 74	37,012 58	34,785 38
National bank notes outstanding	45,000 00	55,000 00	95,000 00	99,300 00
Due to other National banks	.....	3,321 74	.....	.....
Due to State banks and bankers	3,403 09	6,341 07	9,057 97	3,271 49
Dividends unpaid	192 00	40 00	.....	228 00
Individual deposits subject to check	337,028 84	347,367 72	385,597 63	388,546 16
Demand certificates of deposit	498,270 12	1,237,130 91	489,258 66	533,686 92
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	120 00	750 00	60 00
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	7,500 00	7,500 00	7,500 00	7,500 00
Totals	$1,044,963 78	$1,812,774 18	$1,149,176 84	$1,192,377 95

No. 4125.

UNION NATIONAL BANK, MUSKEGON.

MATHEW WILSON, *President;* LOUIS KANITZ, WM. BRINEN, *Vice Presidents;* JOHN W. WILSON, *Cashier;* WM. H. WILSON, *Assistant Cashier.*

DIRECTORS.—Mathew Wilson, John J. Howden, William G. Watson, Louis Kanitz, Leonard Eyke, Wm. Brinen, Gustave Meeske, James Gow, Frank H. Smith.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$455,856 87	$489,084 33	$504,064 17	$513,307 94
Overdrafts, secured and unsecured	6,389 80	3,541 95	1,911 91	1,161 53
U. S. bonds to secure circulation	40,000 00	40,000 00	40,000 00	40,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	996 88	996 88	996 88	800 00
Stocks, securities, etc	17,222 22	17,222 22	14,850 00	14,850 00
Banking house, furniture and fixtures	5,000 00	5,000 00	5,000 00	4,500 00
Other real estate, and mortgages owned	4,000 00	4,000 00	4,000 00	4,000 00
Due from National banks (not reserve agents)	3,801 25	4,799 68	3,850 98	3,971 49
Due from State banks and bankers	11,801 87	2,722 13	15,191 09	7,968 51
Due from approved reserve agents	108,475 48	42,542 84	85,347 50	51,718 26
Checks and other cash items	3,644 71	1,265 11	3,137 35	1,599 09
Exchanges for clearing house				
Notes of other National banks	6,966 00	3,738 00	3,780 00	1,502 00
Fractional paper currency, nickels and cents	719 42	1,266 60	828 57	714 82
Specie	21,096 00	20,089 00	20,593 00	20,330 00
Legal tender notes	20,000 00	12,500 00	12,000 00	14,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,000 00	2,000 00	2,000 00	2,000 00
Due from U. S. treasurer, other than 5 % redemption fund				
Totals	$707,970 50	$650,768 74	$717,551 45	$682,423 64
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits less expenses and taxes paid	9,767 46	11,464 02	15,233 62	11,230 70
National bank notes outstanding	24,997 50	39,997 50	39,997 50	39,997 50
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid	93 00	33 00	30 00	108 00
Individual deposits subject to check	376,443 72	305,308 35	377,308 32	312,453 35
Demand certificates of deposit	171,106 14	166,983 96	158,365 60	186,710 34
Time certificates of deposit				
Certified checks	562 68	1,981 91	1,616 41	2,923 75
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Reserved for taxes				3,000 00
Liabilities other than those above stated				1,000 00
Totals	$707,970 50	$650,768 74	$717,551 45	$682,423 64

No. 3717.

FIRST NATIONAL BANK, NEGAUNEE.

ALEXANDER MAITLAND, *President;* GEO. J. MAAS, *Vice President;* T. C. YATES, *Cashier;* THOS. PASCOE, *Assistant Cashier.*

DIRECTORS.—Alexander Maitland, Anson B. Miner, Joseph H. Winter, Geo. J. Maas, Thomas C. Yates.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$997,508 81	$941,839 05	$1,026,792 22	$962,055 87
Overdrafts, secured and unsecured	465 15	563 30	1,493 87	811 48
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits.	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	20,975 00	13,500 00	13,500 00	13,500 00
Banking house, furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	16,871 96	2,668 84	8,174 87	2,598 96
Due from State banks and bankers	249 00	10,444 29	7,391 29	14,377 69
Due from approved reserve agents	99,175 98	94,582 86	51,166 18	174,625 18
Checks and other cash items	650 37	1,057 65	105 07	428 93
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	5,000 00	3,200 00	8,000 00	2,500 00
Fractional paper currency, nickels and cents	221 02	262 75	360 67	131 31
Specie	58,325 00	56,045 00	66,300 00	57,045 00
Legal tender notes	6,000 00	6,000 00	10,000 00	10,000 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$1,232,692 29	$1,157,413 74	$1,220,534 17	$1,265,324 42
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	10,414 20	1,019 04	7,540 30	10,569 43
National bank notes outstanding	23,700 00	24,400 00	24,500 00	25,000 00
Due to other National banks	.....	1,216 74	979 21	.....
Due to State banks and bankers	9,346 43	857 36	857 36	.....
Dividends unpaid	160 00	1,976 00	.....	.....
Individual deposits subject to check	1,066,923 54	1,006,003 08	1,062,060 30	1,106,934 65
Demand certificates of deposit	1,261 12	1,261 12	2,965 00	2,158 34
Time certificates of deposit	.....	.....	.....	.....
Certified checks	887 00	680 40	1,612 00	662 00
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,232,692 29	$1,157,413 74	$1,220,534 17	$1,265,324 42

No. 6863.

FIRST NATIONAL BANK, NORWAY.

F. A. JANSON, *President;* L. F. SPRINGER, *Vice President;* D. A. STEWART, *Cashier.*

DIRECTORS.—F. A. Janson, L. F. Springer, G. A. Hellberg, G. A. Blesch, E. P. Lockart, Wm. Bond, D. A. Stewart.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$280,717 26	$301,639 60	$309,328 02	$270,104 14
Overdrafts, secured and unsecured	.....	.....	.....	.....
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	2,477 96	2,477 96	2,477 96	2,427 96
Stocks, securities, etc	10,017 11	10,017 11	10,017 11	9,177 11
Banking house, furniture and fixtures	1,031 33	1,017 33	996 33	975 33
Other real estate, and mortgages owned	880 00	880 00	880 00	880 00
Due from National banks (not reserve agents)	3,554 92	47,539 92	6,258 15	2,252 27
Due from State banks and bankers	6,893 00	.....	614 92	25 55
Due from approved reserve agents	49,527 39	30,366 70	30,607 58	40,638 56
Checks and other cash items	125 46	293 70	355 40	441 67
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	475 00	850 00	420 00	1,230 00
Fractional paper currency, nickels and cents	65 05	99 92	142 99	101 83
Specie	10,589 50	14,895 35	.....	16,776 20
Legal tender notes	1,260 00	2,240 00	12,430 50	3,620 00
Redemption fund with U. S. treasurer (5% of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$420,113 98	$464,817 59	$427,028 96	$401,150 62
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	8,000 00
Undivided profits less expenses and taxes paid	2,906 63	5,491 10	3,241 14	3,165 95
National bank notes outstanding	49,350 00	49,500 00	48,700 00	49,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	345 99	3,745 09	2,353 07
Dividends unpaid	126 00	24 00	24 00	36 00
Individual deposits subject to check	308,544 05	349,875 35	311,012 58	284,874 45
Demand certificates of deposit	2,187 30	2,581 15	3,306 15	3,721 15
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$420,113 98	$464,817 59	$427,028 96	$401,150 62

No. 6820.

FIRST NATIONAL BANK, ONTONAGON.

JAMES MERCER, *President;* T. A. GREEN, *Vice President;* C. MEILLEUR, *Cashier;* HAROLD FRIMODIG, *Assistant Cashier.*

DIRECTORS.—James Mercer, A. Halter, C. Meilleur, T. A. Green, Ed. Bergeron, F. E Rowley, M. H. Harrington.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$95,799 74	$81,214 38	$99,996 48	$96,912 28
Overdrafts, secured and unsecured				
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	507 50			
Stocks, securities, etc	21,900 58	19,568 85	18,982 35	18,158 88
Banking house, furniture and fixtures	10,095 00	10,095 00	10,220 90	10,220 90
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)	8,452 45	8,463 80	2,341 07	5,982 61
Due from State banks and bankers	26,782 43	26,850 71	11,654 96	13,457 49
Due from approved reserve agents	8,264 65	16,298 19	9,138 60	5,558 83
Checks and other cash items	851 18	400 00	490 00	623 00
Exchanges for clearing house				
Notes of other National banks	1,950 00	2,475 00	2,100 00	2,400 00
Fractional paper currency, nickels and cents	104 81	141 20	329 51	375 94
Specie	11,700 00	15,225 00	13,700 00	14,000 00
Legal tender notes	2,200 00	1,600 00	1,500 00	1,500 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$214,858 34	$208,582 14	$196,703 87	$195,439 93
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund				
Undivided profits less expenses and taxes paid	3,635 74	4,541 43	4,778 77	5,324 42
National bank notes outstanding	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks		888 37	1,158 65	
Due to State banks and bankers			356 31	
Dividends unpaid				
Individual deposits subject to check	93,767 05	82,743 88	72,596 20	70,814 53
Demand certificates of deposit	21,573 87	21,728 41	21,991 87	20,272 43
Time certificates of deposit	45,881 68	48,680 05	45,822 07	49,028 55
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$214,858 34	$208,582 14	$196,703 87	$195,439 93

No. 1521.

FIRST NATIONAL BANK, PAW PAW.

H. M. OLNEY, *President;* GEO. M. HARRISON, *Vice President;* E. F. PARKS, *Cashier;* W. H. LONGWELL, *Assistant Cashier.*

DIRECTORS.—H. M. Olney, E. F. Parks, Elias Morris, T. J. Cavanaugh, G. M. Harrison, F. P. Grimes.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$207,025 35	$208,696 53	$203,396 29	$201,028 29
Overdrafts, secured and unsecured	616 01	537 32	355 89	244 54
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	137,500 00	137,000 00	137,000 00	136,500 00
Banking house, furniture and fixtures	19,000 00	19,000 00	19,000 00	19,000 00
Other real estate, and mortgages owned	1,000 00	1,000 00	1,000 00	1,000 00
Due from National banks (not reserve agents)	5,828 31	4,443 22	7,480 26	5,851 68
Due from State banks and bankers	.....	255 71	112 13	65 95
Due from approved reserve agents	17,046 62	28,438 26	24,383 11	26,565 13
Checks and other cash items	170 90	389 71	124 91	323 82
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,613 00	1,371 00	528 00	392 00
Fractional paper currency, nickels and cents	324 46	347 59	312 06	368 15
Specie	10,146 00	11,204 50	10,502 00	9,416 00
Legal tender notes	12,100 00	8,100 00	5,300 00	7,500 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$438,620 65	$447,033 84	$435,744 65	$434,505 56
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	2,546 89	5,247 78	6,835 00	3,133 02
National bank notes outstanding	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	2,631 05	3,512 08	2,690 99	171 19
Dividends unpaid	341 93	140 54	50 00	98 44
Individual deposits subject to check	36,228 11	40,442 86	37,942 16	42,951 47
Demand certificates of deposit	251,872 67	252,090 58	243,225 90	243,151 44
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$438,620 65	$447,033 84	$435,744 65	$434,505 56

No. 5607.

FIRST NATIONAL BANK, PETOSKEY.

WILLIAM L. CURTIS, *President;* CHRISTOPHER F. HANKEY, *Vice President;* CHALMERS CURTIS, *Cashier;* HEBER W. CURTIS, *Assistant Cashier.*

DIRECTORS.—Wm. L. Curtis, Christopher F. Hankey, Morgan Curtis, Chalmers Curtis, Heber W. Curtis.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$565,406 10	$541,195 52	$627,815 90	$732,169 79
Overdrafts, secured and unsecured	299 32	546 36	950 94	475 49
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	15,000 00	15,000 00	15,000 00	50,000 00
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	3,000 00	3,000 00	3,000 00	4,531 25
Stocks, securities, etc	2,900 00	2,700 00	2,100 00	2,100 00
Banking house, furniture and fixtures	31,500 00	31,500 00	31,500 00	31,500 00
Other real estate, and mortgages owned	940 08	940 08	940 08	.....
Due from National banks (not reserve agents)	28,370 85	44,253 08	25,745 78	44,000 49
Due from State banks and bankers	12,850 00	12,850 00	5,000 00	17,000 00
Due from approved reserve agents	70,400 61	57,151 69	51,879 89	82,200 14
Checks and other cash items	675 53	3,403 05	1,734 75	1,291 77
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,250 00	1,660 00	1,525 00	4,500 00
Fractional paper currency, nickels and cents	436 22	288 90	267 37	361 69
Specie	34,870 40	35,195 25	35,120 65	48,300 95
Legal tender notes	6,818 00	5,774 00	8,520 00	12,100 00
Redemption fund with U. S. treasurer (5% of circulation)	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	1,500 00	1,200 00
Totals	$879,717 11	$860,457 93	$917,600 36	$1,136,731 57
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	12,500 00
Undivided profits less expenses and taxes paid	1,356 97	4,467 47	7,706 37	7,965 04
National bank notes outstanding	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks	541 13	.....	.....	.....
Due to State banks and bankers	13,079 25	5,504 06	15,815 05	22,112 03
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	287,779 37	283,618 24	328,045 13	420,082 82
Demand certificates of deposit	.....	.....	.....	.....
Time certificates of deposit	351,960 39	341,868 16	341,033 81	424,071 68
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	15,000 00	15,000 00	15,000 00	50,000 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$879,717 11	$860,457 93	$917,600 36	$1,136,731 57

No. 4446.

FIRST NATIONAL EXCHANGE BANK OF PORT HURON.

H. G. BARNUM, *President;* JOHN E. MILLER, *Vice President;* T. A. GOULDEN, *Cashier;* GUS HILL, D. D. BROWN, *Assistant Cashiers.*

DIRECTORS.—H. G. Barnum, W. L. Jenks, Peter Hill, James Bradley, F. A. Peavey, F. J. Dixon, Phil Eichhorn, Jr., F. E. Beard, J. E. Miller, D. P. Markey, Henry McMorran.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$846,233 71	$876,650 67	$973,440 65	$1,047,500 02
Overdrafts, secured and unsecured	1,749 91	1,759 44	944 32	1,076 82
U. S. bonds to secure circulation	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure U. S. deposits	15,000 00	15,000 00	15,000 00	65,000 00
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	2,200 00
Stocks, securities, etc	170,900 00	159,900 00	145,525 00	114,500 00
Banking house, furniture and fixtures	66,500 00	66,500 00	66,500 00	64,000 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	.....	.....	2,242 13	.....
Due from State banks and bankers	20,005 17	6,379 37	.....	1,929 77
Due from approved reserve agents	241,394 51	197,229 89	178,531 58	219,576 77
Checks and other cash items	3,350 42	3,444 37	5,381 61	.....
Exchanges for clearing house	.....	.....	.....	8,737 94
Notes of other National banks	3,769 00	2,114 00	4,441 00	4,914 00
Fractional paper currency, nickels and cents	558 00	974 05	1,430 72	270 30
Specie	32,832 75	39,910 80	28,280 50	36,302 90
Legal tender notes	29,077 00	26,549 00	25,707 00	25,151 00
Redemption fund with U. S. treasurer (5 % of circulation)	7,500 00	7,500 00	7,500 00	7,500 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$1,588,871 07	$1,553,911 09	$1,604,924 51	$1,748,719 52
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	28,354 79	29,209 11	31,233 32	33,974 06
National bank notes outstanding	148,795 00	149,995 00	147,995 00	149,995 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	52,983 27	34,243 46	56,237 53	41,668 89
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	1,002,891 57	994,895 22	1,022,332 36	1,140,507 74
Demand certificates of deposit	138,788 75	128,995 93	122,800 91	116,908 29
Time certificates of deposit	.....	.....	.....	.....
Certified checks	404 89	1,572 37	265 54	665 54
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	15,000 00	15,000 00	15,000 00	65,000 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Reserve for taxes	.....	.....	700 00	.....
Notes and bills rediscounted	.....	.....	.....	.....
Accrued interest on savings accounts	1,652 80	.....	3,359 85	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,588,871 07	$1,553,911 09	$1,604,924 51	$1,748,719 52

No. 2550.

FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President;* E. B. CHURCH, *Vice President;* C. L. TRUESDELL, *Cashier.*

DIRECTORS.—C. H. Winchester, C. L. Truesdell, E. B. Church, John Babcock, C. C. Sears, A. L. Bowen, Joel Barnes.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$135,800 21	$127,937 03	$134,916 63	$130,449 35
Overdrafts, secured and unsecured	4,124 34	4,148 41	4,472 35	3,916 49
U. S. bonds to secure circulation	22,500 00	22,500 00	22,500 00	22,500 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc				
Banking house, furniture and fixtures	2,150 00	2,150 00	2,150 00	2,150 00
Other real estate, and mortgages owned				
Due from National banks (not reserve agents)	1,748 58	13,613 10	13,501 54	8,637 83
Due from State banks and bankers				
Due from approved reserve agents	5,757 14	10,364 12	9,887 10	2,831 10
Checks and other cash items	49 53	148 87	156 01	189 13
Exchanges for clearing house				
Notes of other National banks	3,891 00	4,406 00	2,268 00	3,643 00
Fractional paper currency, nickels and cents	105 12	90 89	80 18	120 63
Specie	7,129 20	5,148 85	4,834 40	4,834 50
Legal tender notes	2,000 00	2,000 00	1,500 00	1,500 00
Redemption fund with U. S. treasurer (5% of circulation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$186,380 12	$193,632 27	$197,391 21	$187,897 03

Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	16,080 71	17,631 85	19,178 67	17,420 16
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid				
Individual deposits subject to check	57,360 87	52,944 18	51,547 68	50,924 08
Demand certificates of deposit	30,438 54	40,556 24	44,164 86	37,052 79
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$186,380 12	$193,632 27	$197,391 21	$187,897 03

No. 4413.

FIRST NATIONAL BANK, REED CITY.

J. W. PARKHURST, *President;* W. A. ALLEN, *Vice President;* L. G. HAMMOND, *Cashier.*

DIRECTORS.—J. W. Parkhurst, J. B. Judkins, N. A. Stoddard, W. A. Allen, L. G. Hammond, J. L. Rayfuse, J. C. Holden, A. J. Auer, Theo. Schmidt, L. B. Winsor, Will Curtis, Ernest King.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$345,325 07	$346,720 08	$383,960 60	$376,042 23
Overdrafts, secured and unsecured	1,151 27	1,924 75	5,371 80	2,931 67
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	55 12	55 12	55 12	.....
Banking house, furniture and fixtures	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate, and mortgages owned	1,845 05	1,845 05	1,845 05	1,845 05
Due from National banks (not reserve agents)	34,540 83	53,924 88	32,040 63	34,749 40
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	34,151 69	20,016 26	24,826 61	10,986 60
Checks and other cash items	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	4,165 00	4,186 00	2,300 00	7,831 00
Fractional paper currency, nickels and cents	209 30	170 62	170 10	381 07
Specie	13,853 00	15,475 00	14,383 10	15,669 75
Legal tender notes	8,925 00	6,230 00	6,020 00	2,685 00
Redemption fund with U. S. treasurer (5% of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$505,721 33	$512,047 76	$533,073 01	$514,621 77
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	570 46	4,690 62	8,281 21	3,712 70
National bank notes outstanding	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	142,287 18	136,413 60	158,476 15	143,097 23
Demand certificates of deposit	252,863 00	260,943 54	256,315 65	257,811 84
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$505,721 33	$512,047 76	$533,073 01	$514,621 77

No. 5199.

THE FIRST NATIONAL BANK, ROCKLAND.

LINUS STANNARD, *President;* CHAS. A. MUELLER, *Vice President;* CHARLES F. SMITH, *Cashier;* L. STANNARD, JR., *Assistant Cashier.*

DIRECTORS.—Linus Stannard, Thos. Hooper, R. Chynoweth, B. F. Chynoweth, Charles F. Smith, C. A. Mueller, Robert P. Dunstan.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$87,532 44	$102,155 84	$99,343 64	$90,404 78
Overdrafts, secured and unsecured	2,417 92	3,611 44	2,126 28	3,540 37
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	1,001 56	1,001 56	900 00	800 00
Stocks, securities, etc	12,000 00	32,075 00	31,075 00	31,075 00
Banking house, furniture and fixtures	8,413 20	8,413 20	8,413 20	8,000 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	6,957 44	6,235 25	6,868 23	4,782 77
Due from State banks and bankers	3,317 65	3,487 72	2,333 88	1,185 63
Due from approved reserve agents	49,894 33	11,195 39	36,000 13	13,939 76
Checks and other cash items	638 41	1,121 50	480 06	508 19
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,800 00	850 00	660 00	1,450 00
Fractional paper currency, nickels and cents	229 15	185 55	192 70	244 32
Specie	9,438 75	5,853 80	4,637 05	10,954 90
Legal tender notes	7,200 00	2,400 00	2,700 00	3,650 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$217,090 85	$204,836 25	$221,980 17	$196,785 72
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits less expenses and taxes paid	1,129 49	958 67	1,660 51	387 74
National bank notes outstanding	24,400 00	25,000 00	25,000 00	24,500 00
Due to other National banks	6,592 68	6,351 00	3,519 16	2,552 63
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	62 50	62 50	62 50	107 50
Individual deposits subject to check	145,442 21	131,950 59	149,766 06	128,648 85
Demand certificates of deposit	9,227 22	10,513 49	11,971 94	10,589 00
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	236 75	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$217,090 85	$204,836 25	$221,980 17	$196,785 72

No. 2186.

CITIZEN'S NATIONAL BANK, ROMEO.

JOHN SMITH, JR., *President;* HENRY J. MCKAY, *Vice President;* S. A. READE, *Cashier;* R. S. READE, *Assistant Cashier.*

DIRECTORS.—John Smith, Jr., James R. Morland, Albert Kennedy, Uriel Townsend, Albert J. Crismon, Henry J. McKay, Samuel A. Reade, Allen McKay, Richard S. Reade.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$93,277 90	$107,232 04	$112,079 70	$105,487 13
Overdrafts, secured and unsecured	388 49	519 40	384 86	368 23
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds				
Stocks, securities, etc	14,750 00	14,750 00	14,150 00	14,150 00
Banking house, furniture and fixtures	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate, and mortgages owned	4,510 00	1,050 00	1,050 00	1,050 00
Due from National banks (not reserve agents)	218 00	195 50	170 50	170 50
Due from State banks and bankers				5,000 00
Due from approved reserve agents	53,750 16	50,878 80	49,745 92	45,817 30
Checks and other cash items	290 78	157 56	742 49	76 32
Exchanges for clearing house				
Notes of other National banks	3,560 00	3,686 00	3,435 00	1,954 00
Fractional paper currency, nickels and cents	29 10	41 58	37 58	50 55
Specie	7,813 80	5,949 40	6,213 10	6,853 75
Legal tender notes				
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$210,838 23	$216,710 28	$220,259 15	$213,227 78
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	1,493 00	2,627 89	3,404 09	2,357 91
National bank notes outstanding	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid	1,372 00	932 00	612 00	1,814 00
Individual deposits subject to check	122,973 23	128,150 39	131,243 06	124,055 87
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$210,838 23	$216,710 28	$220,259 15	$213,227 78

No. 3911.

COMMERCIAL NATIONAL BANK, SAGINAW.

J. F. BRAND, *President;* G. A. ALDERTON, *Vice President;* M. O. ROBINSON, *Cashier.*

DIRECTORS.—J. F. Brand, George A. Alderton, M. O. Robinson, A. C. Melze, William Seyffardt, J. W. Fordney, Ed. A. McCarty.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$789,261 38	$760,084 08	$715,198 30	$693,061 35
Overdrafts, secured and unsecured	1,267 12	4,039 16	4,176 15	4,097 89
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds on hand	.....	.....	5,000 00	2,500 00
Premiums on U. S. bonds	2,500 00	2,500 00	2,500 00	2,500 00
Stocks, securities, etc	41,198 50	41,198 50	41,198 50	41,198 50
Banking house, furniture and fixtures	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate, and mortgages owned	6,000 00	6,000 00	6,000 00	6,000 00
Due from National banks (not reserve agents)	10,753 20	11,506 67	10,229 49	6,119 56
Due from State banks and bankers	2,236 19	.....	921 75	3,265 58
Due from approved reserve agents	80,999 16	58,434 30	111,859 77	97,505 51
Checks and other cash items	715 41	2,088 76	1,493 11	1,894 35
Exchanges for clearing house	696 78	1,509 82	3,332 96	861 93
Notes of other National banks	1,334 00	3,092 00	2,246 00	2,418 00
Fractional paper currency, nickels and cents	299 34	87 13	146 88	101 54
Specie	24,730 10	29,631 75	27,159 80	30,746 25
Legal tender notes	24,600 00	16,200 00	11,550 00	8,100 00
Redemption fund with U. S. treasurer (5% of circulation)	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$1,116,591 18	$1,066,372 17	$1,073,012 71	$1,030,370 46
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits less expenses and taxes paid	63,643 02	67,404 17	72,714 39	66,842 04
National bank notes outstanding	99,650 00	100,000 00	100,000 00	100,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	41,031 15	37,847 01	26,586 01	19,185 09
Dividends unpaid	108 00	.....	.....	192 00
Individual deposits subject to check	583,832 04	549,032 69	569,451 28	546,763 67
Demand certificates of deposit	161,546 66	145,985 89	138,955 07	131,651 96
Time certificates of deposit	.....	.....	.....	.....
Certified checks	150 00	.....	200 00	709 54
Cashier's checks outstanding	1,630 31	1,102 41	105 96	26 16
United States deposits	15,000 00	15,000 00	15,000 00	15,000 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$1,116,591 18	$1,066,372 17	$1,073,012 71	$1,030,370 46

No. 1918.

SECOND NATIONAL BANK, SAGINAW.

GEORGE B. MORLEY, *President;* WALTER S. EDDY, *Vice President;* ALBERT H. MORLEY, *Second Vice President;* EDWARD W. GLYNN, *Cashier.*

DIRECTORS.—Geo. W. Morley, Waldo A. Avery, Henry C. Potter, Jr., Walter S. Eddy, Stanford T. Crapo, George B. Morley, Frank D. Ewen, Temple E. Dorr, Arthur D. Eddy.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$2,707,746 99	$2,759,222 12	$2,764,102 20	$2,877,585 07
Overdrafts, secured and unsecured	1,843 23	2,982 07	8,224 51	3,750 73
U. S. bonds to secure circulation	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure U. S. deposits	120,000 00	120,000 00	120,000 00	120,000 00
U. S. bonds on hand	449,600 00	449,600 00	449,600 00	450,100 00
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	546,998 32	540,627 66	566,085 66	444,585 66
Banking house, furniture and fixtures	45,000 00	45,000 00	45,000 00	45,000 00
Other real estate, and mortgages owned	12,000 00	12,000 00	12,000 00	.....
Due from National banks (not reserve agents)	6,309 76	14,664 71	4,932 07	7,122 81
Due from State banks and bankers	40,090 14	37,302 96	35,312 16	33,847 89
Due from approved reserve agents	550,807 99	372,727 23	438,722 03	414,439 08
Checks and other cash items	916 62	2,131 00	1,357 03	2,690 42
Exchanges for clearing house	7,723 43	7,252 45	10,108 12	8,159 76
Notes of other National banks	6,280 00	1,920 00	1,312 00	1,355 00
Fractional paper currency, nickels and cents	521 37	1,267 40	1,858 59	2,288 67
Specie	238,535 30	231,281 75	242,234 30	241,613 45
Legal tender notes	101,379 00	94,543 00	52,014 00	48,021 00
Redemption fund with U. S. treasurer (5% of circulation)	10,000 00	10,000 00	9,700 00	5,700 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$5,045,812 15	$4,902,522 35	$4,962,562 67	$4,906,259 54
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	500,000 00	500,000 00	500,000 00	500,000 00
Undivided profits less expenses and taxes paid	13,976 24	29,836 41	29,434 03	23,762 08
National bank notes outstanding	200,000 00	200,000 00	200,000 00	200,000 00
Due to other National banks	138,456 86	71,410 06	101,390 79	45,395 39
Due to State banks and bankers	632,239 52	632,473 61	587,357 32	579,938 22
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	2,787,207 40	2,683,997 04	2,733,922 95	2,796,430 73
Demand certificates of deposit	452,966 63	458,664 23	486,067 53	433,926 03
Time certificates of deposit	.....	.....	.....	.....
Certified checks	900 00	5,962 50	3,890 05	895 00
Cashier's checks outstanding	65 50	178 50	500 00	5,912 09
United States deposits	120,000 00	120,000 00	120,000 00	120,000 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$5,045,812 15	$4,902,522 35	$4,962,562 67	$4,906,259 54

No. 3886.

FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President;* E. H. HOTCHKISS, *Vice President and Cashier.*

DIRECTORS.—O. W. Johnson, P. Mulcrone, E. H. Hotchkiss, P. J. Murray, P. E. Murray.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$272,676 39	$303,044 77	$302,803 83	$364,138 86
Overdrafts, secured and unsecured	1,181 48	2,080 00	1,188 89	49 45
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	56,082 50	40,825 00	40,825 00	40,825 00
Banking house, furniture and fixtures	20,374 00	20,376 00	20,376 50	20,371 00
Other real estate and mortgages owned	4,944 56	4,844 56	4,908 56	11,066 22
Due from National banks (not reserve agents)	2,164 17	1,257 50	1,130 42	1,265 40
Due from State banks and bankers	411 31	108 96	788 11	1,708 08
Due from approved reserve agents	52,744 23	57,574 50	39,057 89	94,573 96
Checks and other cash items	196 38	442 14	206 25	587 46
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,000 00	500 00	3,000 00	6,000 00
Fractional paper currency, nickels and cents	1,351 46	1,325 05	1,176 86	674 91
Specie	19,383 05	15,011 30	19,317 60	26,115 30
Legal tender notes	2,000 00	800 00	4,000 00	9,000 00
Redemption fund with U. S. treasurer (5% of circulation)	625 00	625 00	625 00	625 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$447,634 53	$461,314 78	$451,904 91	$589,500 64
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	5,150 79	6,948 36	8,692 58	5,874 65
National bank notes outstanding	12,500 00	12,500 00	12,500 00	12,500 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	124 00	.....	.....	40 00
Individual deposits subject to check	96,183 81	107,254 36	109,330 89	226,327 97
Demand certificates of deposit	263,675 93	264,612 06	251,381 44	274,758 02
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$447,634 53	$461,314 78	$451,904 91	$589,500 64

No. 3378.

ST. JOHNS NATIONAL BANK, ST. JOHNS.

JOHN C. HICKS, *President;* G. PENNELL, *Vice President;* R. C. DEXTER, *Cashier.*

DIRECTORS.—John C. Hicks, Galusha Pennell, Cooley E. Ball, Coleman C. Vaughan, P. E. Walsworth, Warner Bunday, O. P. DeWitt.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$122,358 18	$149,175 58	$151,446 45	$152,093 02
Overdrafts, secured and unsecured	2,225 10	1,950 31	739 16	2,349 54
U. S. bonds to secure circulation	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	.....
Stocks, securities, etc	43,271 47	37,054 10	39,471 73	42,575 77
Banking house, furniture and fixtures	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned	8,000 00	8,000 00	8,000 00	8,000 00
Due from National banks (not reserve agents)	.....	200 00	200 00	.....
Due from State banks and bankers	3,065 11	4,995 79	2,822 64	4,444 49
Due from approved reserve agents	119,268 96	101,321 32	53,567 23	20,920 83
Checks and other cash items	328 06	322 49	1,169 77	501 43
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	1,000 00	375 00	725 00	475 00
Fractional paper currency, nickels and cents	594 95	584 17	527 85	656 34
Specie	21,513 35	16,247 50	19,026 20	18,907 70
Legal tender notes	5,080 00	2,860 00	2,850 00	3,355 00
Redemption fund with U. S. treasurer (5% of circulation)	750 00	750 00	750 00	750 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$349,455 18	$345,836 26	$303,296 03	$277,029 12
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	5,931 44	6,938 27	8,925 55	7,675 53
National bank notes outstanding	15,000 00	15,000 00	15,000 00	15,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	7,292 53	7,200 47	5,117 96	8,807 95
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	188,961 99	181,947 52	134,098 48	105,675 92
Demand certificates of deposit	71,981 19	74,461 97	79,866 01	79,056 69
Time certificates of deposit	.....	.....	.....	.....
Certified checks	288 03	288 03	288 03	813 03
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$349,455 18	$345,836 26	$303,296 03	$277,029 12

No. 5594.

COMMERCIAL NATIONAL BANK, ST. JOSEPH.

J. M. BALL, *President;* M. W. STOCK, *Vice President;* A. N. REECE, *Cashier;* THOS. S. CLARKE, *Assistant Cashier.*

DIRECTORS.—J. M. Ball, M. W. Stock, W. A. Preston, J. E. Van Der Veer, I. W. Allen, A. N. Reece, Frank P. Graves.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$156,987 80	$160,006 23	$160,687 13	$153,063 68
Overdrafts, secured and unsecured	506 37	82 43	1,053 74	359 86
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits				
U. S. bonds on hand				
Premiums on U. S. bonds	1,670 00	1,650 00	1,650 00	1,630 00
Stocks, securities, etc.	29,314 00	29,314 00	33,276 00	32,276 00
Banking house, furniture and fixtures	12,000 00	12,000 00	12,114 68	12,000 00
Other real estate, and mortgages owned	4,000 00	4,000 00	4,000 00	4,000 00
Due from National banks (not reserve agents)				
Due from State banks and bankers	2,048 51	2,016 41	23,994 10	4,665 58
Due from approved reserve agents	49,615 32	40,193 27	38,583 23	117,744 85
Checks and other cash items	543 84	128 07	376 01	445 00
Exchanges for clearing house	607 32	1,479 91	2,298 16	2,096 09
Notes of other National banks	2,285 00	850 00	3,100 00	2,200 00
Fractional paper currency, nickels and cents	896 85	705 69	858 92	963 84
Specie	21,661 85	15,491 00	16,626 00	25,704 40
Legal tender notes	1,000 00	1,000 00	1,000 00	1,000 00
Redemption fund with U. S. treasurer (5% of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	$335,636 86	$321,420 01	$352,118 57	$410,649 30
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	6,000 00	6,000 00	6,000 00	6,000 00
Undivided profits less expenses and taxes paid	4,297 50	4,735 50	6,243 49	6,567 98
National bank notes outstanding	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks				
Due to State banks and bankers				
Dividends unpaid	469 65			
Individual deposits subject to check	199,270 01	186,846 69	222,848 09	258,022 60
Demand certificates of deposit	25,599 70	23,837 82	17,020 99	40,038 72
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				20 00
United States deposits				
Deposits of U. S. disbursing officers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	$335,636 86	$321,420 01	$352,118 57	$410,649 30

No. 3547.

FIRST NATIONAL BANK, SAULT STE. MARIE.

OTTO FOWLE, *President;* CHASE S. OSBORN, *Vice President;* EDWARD H. MEAD, *Cashier;* ALBERT H. PASSMORE, *Assistant Cashier.*

DIRECTORS.—Geo. Kemp, Jno. A. Colwell, J. H. Steere, Otto Fowle, Edward H. Mead, John H. Hickler, Chase S. Osborn, W. F. Ferguson, Robert G. Ferguson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$319,147 98	$391,432 14	$445,082 65	$406,987 17
Overdrafts, secured and unsecured	164 66	235 05	694 25	303 31
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	50,000 00
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	.....	.....	.....	2,250 00
Stocks, securities, etc	52,594 73	.....	.....	.....
Banking house, furniture and fixtures	41,000 00	41,000 00	41,000 00	41,000 00
Other real estate, and mortgages owned	.....	.....	.....	.....
Due from National banks (not reserve agents)	.....	.....	.....	.....
Due from State banks and bankers	7,318 33	3,681 79	2,982 49	2,752 08
Due from approved reserve agents	132,698 20	111,134 32	98,146 36	161,955 18
Checks and other cash items	1,235 71	1,000 00	.....	3,029 88
Exchanges for clearing house	.....	.....	3,042 08	.....
Notes of other National banks	4,099 00	2,274 00	3,831 00	5,171 00
Fractional paper currency, nickels and cents	423 59	363 42	467 90	413 17
Specie	11,812 95	12,583 45	12,371 45	11,795 95
Legal tender notes	18,500 00	23,500 00	20,500 00	27,500 00
Redemption fund with U. S. treasurer (5% of circulation)	1,250 00	1,250 00	1,250 00	1,250 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	600 00	1,500 00
Totals	$615,240 15	$613,454 17	$651,968 18	$740,907 74
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	3,617 09	1,258 88	3,403 34	8,116 91
National bank notes outstanding	25,000 00	25,000 00	25,000 00	25,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	347,775 29	333,631 35	372,925 03	408,348 33
Demand certificates of deposit	3,153 30	2,944 97	4,125 20	3,336 09
Time certificates of deposit	115,354 97	130,618 97	129,325 68	126,066 46
Certified checks	339 50	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Collections	.....	.....	128 93	.....
United States deposits	.....	.....	.....	50,000 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	39 95
Totals	$615,240 15	$613,454 17	$651,968 18	$740,907 74

No. 3276.

THE NATIONAL BANK OF STURGIS, STURGIS.

LEVANT E. WHITE, *President;* JAMES THORNTON, *Vice President;* H. L. ANTHONY, *Cashier;* CARL W. GRAVES, *Assistant Cashier.*

DIRECTORS.—Levant E. White, James Thornton, Arthur W. Wright, H. L. Anthony, W. C. Grobhiser, Charles Erbsmehl, John H. Whitmer.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$204,270 27	$215,404 70	$214,600 96	$202,442 76
Overdrafts, secured and unsecured	557 42	210 14	2,980 57	628 84
U. S. bonds to secure circulation	16,500 00	16,500 00	16,500 00	16,500 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	1,250 00	1,250 00	1,250 00	1,250 00
Stocks, securities, etc	93,787 96	91,242 96	89,522 96	87,951 47
Banking house, furniture and fixtures	12,974 73	12,974 73	12,974 73	12,974 73
Other real estate, and mortgages owned	8,731 82	8,521 82	8,206 82	7,962 32
Due from National banks (not reserve agents)	.....	6,563 83	.....	.....
Due from State banks and bankers	10,370 64	.....	7,026 59	6,550 16
Due from approved reserve agents	77,707 10	51,850 71	46,571 35	57,194 38
Checks and other cash items	103 77	.....	2 75	350 02
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	.....	.....	.....	.....
Fractional paper currency, nickels and cents	587 58	800 38	604 69	814 01
Specie	9,389 50	7,838 10	9,308 50	13,067 45
Legal tender notes	10,973 00	11,924 00	11,366 00	11,809 00
Redemption fund with U. S. treasurer (5% of circulation)	825 00	825 00	825 00	825 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Totals	$448,028 79	$425,906 37	$421,735 92	$420,320 14
Liabilities.				
Capital stock paid in	$65,000 00	$65,000 00	$65,000 00	$65,000 00
Surplus fund	5,400 00	5,400 00	5,400 00	5,700 00
Undivided profits less expenses and taxes paid	5,197 23	4,615 45	5,266 15	2,330 24
National bank notes outstanding	16,500 00	16,500 00	16,500 00	16,500 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	81 89	81 89	81 89	11 60
Individual deposits subject to check	105,735 30	80,844 48	81,715 83	88,466 85
Demand certificates of deposit	250,114 37	253,464 55	247,772 05	242,311 45
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$448,028 79	$425,906 37	$421,735 92	$420,320 14

No. 600.

FIRST NATIONAL BANK, THREE RIVERS.

GARDNER POWELL, *President;* C. SHAAD, F. H. CASE, *Vice Presidents;*
NORMAN W. GARRISON, *Cashier.*

DIRECTORS.—Gardner Powell, Conrad Shaad, Chas. G. Cox, F. H. Case, N. W. Garrison, P. P. Major.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$251,465 26	$248,473 90	$247,432 41	$255,237 24
Overdrafts, secured and unsecured	4,627 91	4,685 85	4,878 52	4,648 95
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	500 00	500 00	.....
Premiums on U. S. bonds	1,862 85	1,862 85	1,862 85	1,850 00
Stocks, securities, etc	11,284 50	16,150 00	24,043 75	24,150 00
Banking house, furniture and fixtures	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate, and mortgages owned	7,765 10	7,765 10	7,665 10	6,365 10
Due from National banks (not reserve agents)	547 39	399 84	499 95	475 00
Due from State banks and bankers	.....	.....	.....	.....
Due from approved reserve agents	30,865 42	27,879 30	29,350 38	19,350 27
Checks and other cash items	1,078 40	327 37	1,013 55	1,648 83
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	3,778 00	2,723 00	2,947 00	2,349 00
Fractional paper currency, nickels and cents	206 64	218 48	331 44	205 89
Specie	12,276 75	12,354 60	10,838 60	11,785 80
Legal tender notes	5,000 00	5,000 00	5,000 00	8,500 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$390,258 22	$387,840 29	$395,863 55	$396,066 08
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	2,000 00	2,000 00	5,000 00	5,000 00
Undivided profits less expenses and taxes paid	603 64	2,707 78	727 55	549 23
National bank notes outstanding	50,000 00	50,000 00	50,000 00	50,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....
Individual deposits subject to check	97,065 64	90,884 47	87,983 45	92,677 14
Demand certificates of deposit	190,588 94	192,248 04	202,152 55	197,839 71
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$390,258 22	$387,840 29	$395,863 55	$396,066 08

No. 3325.

FIRST NATIONAL BANK, TRAVERSE CITY.

JOHN T. BEADLE, *President;* B. J. MORGAN, FRANK HAMILTON, *Vice Presidents;* LEON F. TITUS, *Cashier;* W. M. KELLOGG, *Assistant Cashier;* ELLSWORTH HALL, *Auditor.*

DIRECTORS.—John T. Beadle, B. J. Morgan, Frank Hamilton, M. B. Covell, Henry S. Hull, Chas. F. Read, J. D. Munson.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$380,291 56	$418,785 54	$444,995 74	$475,019 97
Overdrafts, secured and unsecured	58 67	552 24	695 16	61 62
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	50,000 00
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	4,500 00	4,500 00	4,500 00	6,437 50
Stocks, securities, etc	72,050 00	72,050 00	71,800 00	84,800 00
Banking house, furniture and fixtures	21,500 00	20,500 00	28,500 00	11,000 00
Other real estate, and mortgages owned	.....	8,000 00	.....	.....
Due from National banks (not reserve agents)	7,768 08	4,865 54	11,445 81	5,382 84
Due from State banks and bankers	6,620 44	10,810 21	4,081 61	.....
Due from approved reserve agents	33,322 22	38,575 66	31,022 24	77,760 60
Checks and other cash items	3,388 49	9,055 00	2,986 87	7,545 82
Revenue stamps	90 00	105 00	120 00	135 00
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	6,000 00	6,000 00	5,000 00	4,000 00
Fractional paper currency, nickels and cents	290 36	408 92	451 61	425 70
Specie	22,699 65	25,035 00	22,433 75	25,952 00
Legal tender notes	8,000 00	9,000 00	11,000 00	11,000 00
Redemption fund with U. S. treasurer (5% of circulation)	5,000 00	5,000 00	5,000 00	5,000 00
Due from U. S. treasurer, other than 5% redemption fund	.....	.....	.....	.....
Taxes paid for shareholders	538 33	538 33	538 33	1,857 34
Totals	$672,117 80	$733,781 44	$744,571 12	$866,378 39
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits less expenses and taxes paid	1,109 01	3,886 59	6,414 47	1,098 94
National bank notes outstanding	100,000 00	100,000 00	100,000 00	100,000 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	57 00	.....	.....	60 00
Individual deposits subject to check	281,643 63	314,573 41	310,090 68	380,860 89
Demand certificates of deposit	109,140 16	195,159 49	207,772 24	213,547 66
Time certificates of deposit	.....	.....	.....	.....
Certified checks	168 00	161 95	290 73	210 90
Cashier's checks outstanding	.....	.....	3 00	.....
United States deposits	.....	.....	.....	50,000 00
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$672,117 80	$733,781 44	$744,571 12	$866,378 39

No. 2372.

FARMERS' NATIONAL BANK, UNION CITY.

D. D. BUELL, *President;* JOHN P. FOX, *Vice President;* HENRY T. CARPENTER, *Cashier.*

DIRECTORS.—Darius D. Buell, John P. Fox, Marshall P. Maxon, T. B. Case, F. T. Bisbee, A. J. Greenfield, T. B. Buell.

Resources.	Report of Jan. 29.	Report of April 6.	Report of June 18.	Report of Sept. 4.
Loans and discounts	$151,906 66	$148,916 01	$160,216 63	$165,975 53
Overdrafts, secured and unsecured	8,179 35	10,351 19	9,535 65	9,567 74
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure U. S. deposits	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....
Premiums on U. S. bonds	767 50	767 50	767 50	767 50
Stocks, securities, etc	3,500 00	3,500 00	3,500 00	3,500 00
Banking house, furniture and fixtures	7,700 00	7,700 00	7,700 00	7,700 00
Other real estate, and mortgages owned	10,500 00	10,500 00	5,700 00	5,700 00
Due from National banks (not reserve agents)	.....	70 00	70 00	.....
Due from State banks and bankers	7,983 57	9,104 94	11,939 43	8,809 42
Due from approved reserve agents	34,236 77	46,748 64	25,571 16	24,469 18
Checks and other cash items	4,260 79	3,306 04	6,657 05	4,323 79
Exchanges for clearing house	.....	.....	.....	.....
Notes of other National banks	16,229 00	9,445 00	12,982 00	18,730 00
Fractional paper currency, nickels and cents	7 44	11 12	1 09	2 98
Specie	9,431 40	8,219 75	8,058 40	7,898 90
Legal tender notes	5,000 00	5,000 00	5,000 00	10,000 00
Redemption fund with U. S. treasurer (5 % of circulation)	2,500 00	2,500 00	2,500 00	2,500 00
Due from U. S. treasurer, other than 5 % redemption fund	.....	.....	.....	.....
Totals	$312,202 48	$316,140 19	$310,198 91	$319,950 04
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits less expenses and taxes paid	7,392 27	7,703 87	8,769 43	7,318 03
National bank notes outstanding	49,400 00	50,000 00	49,200 00	49,500 00
Due to other National banks	.....	.....	.....	.....
Due to State banks and bankers	.....	.....	.....	.....
Dividends unpaid	2,430 00	1,044 00	360 00	360 00
Individual deposits subject to check	53,837 24	60,632 35	56,164 00	138,860 59
Demand certificates of deposit	139,142 97	136,759 97	135,705 48	63,911 42
Time certificates of deposit	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
United States deposits	.....	.....	.....	.....
Deposits of U. S. disbursing officers	.....	.....	.....	.....
Notes and bills rediscounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Liabilities other than those above stated	.....	.....	.....	.....
Totals	$312,202 48	$316,140 19	$310,198 91	$319,950 04

	Steam boiler.
Premiums in force December 31 of previous year as shown by last year's statement	$14,864 16
Written or renewed during the year	13,506 76
Totals	$28,370 92
Deduct expirations and cancellations	11,176 03
Net premiums in force	$17,194 89

RECAPITULATION.

	Running one year or less from date of policy.		Running more than one year from date of policy.		Total premiums.	Total unearned premiums.
	Premium.	Amount unearned (50 %).	Premium.	Amount unearned (pro rata.)		
Accident	$58,234 29	$29,117 14	.....	.....	$58,234 29	$29,117 14
Health	22,762 67	11 381 33	.....	.....	22,762 67	11,381 33
Liability	97,743 51	48,871 75	$4,550 05	$2,997 03	102,293 56	51 868 78
Plate glass	18,965 75	9,482,87	5,334 77	3,924 70	24,300 52	13,407 57
Steam boiler	8,083 12	4,041 56	9,111 77	5,411 91	17,194 89	9,453 47
Totals	$205,789 34	$102,894 65	$18,996 59	$12,333 64	$224 785 93	$115,228 29

GENERAL INTERROGATORIES.

Gross premiums, less reinsurance and return premiums, received from organization of company	$645,650 54
Total losses, less reinsurance, paid from organization of company	271,761 66
Total amount of the company's stock owned by the directors at par value	213,950 00
Estimated liabilities on unpaid losses and claims, December 31, 1904, per last annual statement	$6,201 16
Increase in above estimates during the year	12,259 28
Total	$18,460 44
Losses and claims, less reinsurance, incurred during the year, viz.:	
Accident, $28,875.44; health, $10,109.50; liability, $18,694.31; plate glass, $3,769.06; steam boiler, $5,854.42	67,302 73
Total	$85,763 17
Deduct losses and claims paid during the year, viz.:	
Losses and claims of 1905, $57,032.47; losses and claims of previous years, $12,490.44	69,522 91
Losses and claims unpaid December 31, 1905	$16,240 26
Special reserve by company	5,000 00
Special reserve required by the Department of Michigan	24,788 07

Give the largest amount insured in any one risk in each of the following classes: Accident, $20,000.00; health, $70.00 weekly indemnity; liability, $20,000.00; plate glass, contingent; steam boiler, $100,000.

	Gross premiums in course of collection Dec. 31, previous year.	Deduct the amount of same not collected or charged off during the year.	Amount of same collected during the year.
Accident	$22,922 33	$4,927 08	$17,995 25
Health	6,553 77	1,449 52	5,104 25
Liability	9,337 90	2,188 79	7,149 11
Plate glass	3,152 22	300 49	2,851 73
Steam boiler	1,525 60	139 17	1,386 43
Totals	$43,491 82	$9,005 05	$34,486 77

BUSINESS IN MICHIGAN DURING 1905.

	Gross premiums on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident	$2,761 04	$901 73	$901 73
Health	493 67	.....	.....
Liability	1,370 95	5,147 85	5,147 85
Plate glass	5,768 51	807 30	807 30
Steam boiler	332 75	.....	.....
Totals	$10,726 92	$6,756 88	$6,756 88

PREFERRED ACCIDENT INSURANCE COMPANY.

NEW YORK.

(Incorporated March 3, 1893; commenced business May 6, 1893.)

Home office, 290 Broadway, New York City.

PHINEAS C. LOUNSBURY, President. - - - KIMBALL C. ATWOOD, Secretary.

Attorney for Michigan, E. W. Pyle, of Detroit.

CAPITAL STOCK.

Amount of capital paid up in cash.....$200,000 00

Amount of ledger assets, as per balance, December 31 of previous year..... $1,072,707 62

INCOME.

(As shown by the books at the home office at the close of business December 31.)

	Gross premiums unpaid Dec. 31, last year.	Gross premiums written and renewed during the year.	Total.	Deduct gross premiums now in course of collection.	Entire premiums collected during the year.	Deduct re-insurance, return premiums and cancellations.	Net cash actually received for premiums.	
Accident	$117,967 90	$1,356,026 93	$1,473,994 83	$132,719 05	$1,341,275 78	$158,768 33	$1,182,507 45	
Health	29,491 96	229,646 04	259,138 00	26,545 81	232,592 19	39,817 34	192,774 85	
Totals	$147,459 86	$1,585,672 97	$1,733,132 83	$159,264 86	$1,573,867 97	$198,585 67	$1,375,282 30	
Total net cash actually received for premiums								$1,375,282 30
Interest on bonds and dividends on stocks							$31,426 34	
Interest from all other sources							2,843 71	
Total interest								34,270 05
Profit on sale or maturity of ledger assets: Bonds								9,712 50
From all other sources, viz.: Amount of bank balance transferred from the Preferred Mutual Accident Assesciation								205 36
Total income								$1,419,470 21
Sum of both amounts								$2,492,177 83

DISBURSEMENTS.

(As shown by the books at the home office at close of business December 31.)

	Net amount paid policy-holders for losses.	
Accident	$418,169 49	
Health	75,295 09	
Totals		$493,464 58
Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.:		
Accident, $12,813.00; health, $2,562.80;		15,375 80
Commissions or brokerage, less amount received on return premiums and reinsurance for the following classes:		
Accident, $388,055.59; health, $58,235.53		446,291 12
Stockholders for interest or dividends, amount declared during the year		24,000 00
Salaries, fees and all other compensation of officers and home office employees		122,713 02
Salaries, traveling and all other expenses of agents not paid by commissions		95,560 50
Medical examiners' fees and salaries		14,796 44
Inspections, other than medical		9,712 25
Rents, including $9,840.00 for company's own occupancy		15,625 00
All other taxes, licenses and insurance department fees		30,369 85
Advertising		12,825 50
Printing and stationery		26,575 12
Postage and express		18,765 25
Furniture and fixtures		1,252 65
Total disbursements		$1,327,327 08
Balance		$1,164,850 75

LEDGER ASSETS.

(As shown by the books at the home office at close of business December 31.)

Book value of bonds, excluding interest, $920,577.38; and stocks, $99,703.86	$1,020,281 24	
Cash in company's office, $3,165.87; deposited in bank, $141,403.64	144,569 51	
Ledger assets as per balance		$1,164,850 75

NON-LEDGER ASSETS.

Interest due and accrued on bonds			6,758 32
	On policies or renewals issued subsequent to Oct. 1, 1905.	On policies or renewals issued prior to Oct. 1, 1905.	
Gross premiums in course of collection, viz.:			
Accident	$119,597 05	$7,814 84	
Health	29,899 27	1,953 70	
Totals	$149,496 32	$9,768 54	159,264 86
Gross assets			$1,330,873 93

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection or written prior to October 1, 1905	$9,768 54	
Book value of ledger assets over market value, viz.: Bonds and stocks	1,591 74	
		11,360 28
Admitted assets		$1,319,513 65

LIABILITIES.

	In process of adjustment.	Reported, proofs not received.	Resisted.	Estimated expses. incident to setlmt. of unpaid claims.	Total.	
Losses and claims:						
Accident	$29,512 50	$51,225 00	$35,943 29	$2,500 00	$119,180 79	
Health	337 50	4,050 00	.....	.....	4,387 50	
Net unpaid claims, except liability claims.	$29,850 00	$55,275 00	$35,943 29	$2,500 00	.....	
Total unpaid claims and expenses of settlement						$123,568 29
Gross premiums, less reinsurance, upon all unexpired risks running one year or less from date of policy, $1,141,827.92; unearned premiums, 50 yer cent						570,913 96
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subseqeunt to October 1, 1905, viz.:						
Accident, $32,790.60; health, $6,266.79						39,057 39
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued						25,906 17
Other liabilities, viz.: Reserve for contingent installment policies						85,434 00
Total amount of all liabilities, except capital						$844,879 81
Capital actually paid up in cash					$200,000 00	
Surplus over all liabilities					274,633 84	
Surplus as regards policy-holders						474,633 84
Total liabilities						$1,319,513 65

EXHIBIT OF PREMIUMS.

	Accident.	Health.
Premiums in force December 31 of previous year as shown by last year's statement	$903,631 14	$178,375 50
Written or renewed during the year	1,356,026 93	229,646 04
Totals	$2,259,658 07	$408,021 54
Deduct expirations and cancellations	1,309,149 95	216,701 74
Net premiums in force	$950,508 12	$191,319 80

RECAPITULATION.

	Running one year or less from date of policy.	
	Premium	Amount unearned (50%)
Running one year or less from date of policy.		
Accident	$950,508 12	$475,254 06
Health	191,319 80	95,659 90
Totals	$1,141,827 92	$570,913 96

GENERAL INTERROGATORIES.

Gross premiums, less reinsurance and return premiums, received from organization of company	$12,593,940 81
Total losses, less reinsurance, paid from organization of company	4,695,884 77
Total dividends declared from organization of company, viz.: Cash	120,000 00
Stock	100,000 00
Total amount of the company's stock owned by the directors at par value	200,000 00
Estimated liability on unpaid losses and claims, December 31, 1904, per last annual statement	$67,237 14
Decrease in above estimates during the year	4,237 00
Total	$63,000 14
Losses and claims, less reinsurance, incurred during the year, viz.: Accident, $476,800.14; health, $77,232.59	554,032 73
Total	$617,032 87
Deduct losses and claims paid during the year, viz.: Losses and claims of 1905, $450,827.44; losses and claims of previous years, $42,637.14	493,464 58
Losses and claims unpaid December 31, 1905	$123,568 29

Give the largest amount insured in any one risk in each of the following classes: Accident, $30,000.00; health, $50 per week.

	Gross premiums in course of collection Dec. 31, previous year.	Deduct the amount of same not collected or charged off during the year.	Amount of same collected during the year.
Accident	$117,967 90	$2,962 69	$115,005 21
Health	29,491 96	510 00	28,981 96
Totals	$147,459 86	$3,472 69	$143,987 17

BUSINESS IN MICHIGAN DURING 1905.

	Gross premiums on risks written or renewed during the year.*	Gross losses paid.*	Gross losses incurred.*
Accident	$37,128 00	$17,170 26	$17,695 26
Health	7,767 00	3,473 43	3,410 93
Totals	$44,895 00	$20,643 69	$21,106 19

*Less reinsurance in admitted companies.

TITLE GUARANTY AND TRUST COMPANY.

PENNSYLVANIA.

(Incorporated February 20, 1901; commenced business April 1, 1901.)

Home office, 516 Spruce street, Scranton.

L. A. WATERS, President. - - - - - D. B. ATHERTON, Secretary.

Attorney for Michigan, B. B. Haskins, of Detroit.

CAPITAL STOCK.

Amount of capital paid up in cash		$791,100 00
Amount of ledger assets, as per balance, December 31, of previous year	$1,515,634 76	
Increase of paid up capital during the year	24,200 00	
Extended at		$1,539,834 76

INCOME.

(As shown by the books at the Home Office at the close of business December 31.)

	Gross premiums unpaid Dec. 31, last year.	Gross premiums written and renewed during the year.	Total.	Deduct gross premiums now in course of collection.	Entire premiums collected during the year.	Deduct re-insurance, return premiums and cancellations.	Net cash actually received for premiums.	
Surety	$70,313 80	$629,702 32	$700,016 12	$139,427 75	$560,588 37	$73,531 74	$487,056 63	
Title	214 00	1,763 38	1,977 38		1,977 38		1,977 38	
Totals	$70,527 80	$631,465 70	$701,993 50	$139,427 75	$562,565 75	$73,531 74	$489,034 01	

Total net cash actually received for premiums		$489,034 01
Interest on mortgage loans	$4,823 56	
Interest on collateral loans	2,876 76	
Interest on bonds and dividends on stocks	55,922 97	
Interest from all other sources	2,038 92	
Total interest and rents		65,662 21
Profit on sale or maturity of ledger assets viz.: Stocks and bonds		62,805 06
From all other sources: Trust department, $5,791.63; bonded attorneys account, $1,389.78; profit and loss items, $33 61; exchange, $413.96;		7,628 98
Increase in Surplus fund		18,250 00
Total income		$643,380 26
Sum of both amounts		$2,183,215 02

DISBURSEMENTS.

(As shown by the books at the home office at close of business December 31.)

	Surety.	
Gross amount paid for losses	$111,705 82	
Deduct salvage and reinsurance	33,121 79	
Net amount paid policy-holders for losses		$78,584 03
Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.:		
Surety		11,255 37
Commissions, or brokerage, less amount received on retutn premiums and reinsurance for the following classes:		
Surety		147,079 99
Stockholders for interest or dividends, amount declared during the year		46,835 00
Salaries, fees and all other compensation of officers and home office employees		28,174 59
Salaries, traveling and all other expenses of agents not paid by commissions		2,746 88
Taxes on real estate		779 56
All other taxes, licenses and insurance department fees		13,633 01
Advertising		2,934 46
Printing and stationery		9,553 90
Postage and express		9,074 00
Furniture and fixtures		100 10
Loss on sale or maturity of ledger assets, viz.: General expense account, surety department		53,843 93
General expense account, other department		43,282 93
All other disbursements, viz.: Furniture and fixtures to profit and loss		20,347 07
Real estate to profit and loss		1,868 13
Total disbursements		$470,092 95
Balance		$1,713,122 07
Decrease in collateral deposits	$13,632 79	
Due to banks, paid	127,958 15	
		141,590 94
		$1,571,531 13

LEDGER ASSETS.

(As shown by the books at the home office at close of business December 31.)

Book value of real estate, unincumbered	$90,000 00	
Mortgage loans on real estate, first liens	134,360 65	
Loans secured by pledge of bonds, stocks or other collaterals	80,600 00	
Book value of bonds, excluding interest	1,144,254 58	
Cash in company's office, $4,358.03; deposited in bank, $84,657.00	89,015 03	
Bills receivable	7,381 74	
Receiver's certificate	25,919 13	
Ledger assets as per balance		$1,571,531 13

NON-LEDGER ASSETS.

Interest accrued on mortgages	$2,204 29	
Interest accrued on bonds	10,521 21	
		12,725 50
Market value of bonds and stocks over book value		4,902 92
	Surety.	
Gross premiums in course of collection, viz.: On policies or renewals issued subsequent to October 1, 1905	$139,427 75	
Totals		139,427 75
Other non-ledger assets, viz.: Bills receivable		1,235 48
Gross assets		$1,729,822 78

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$8,617 22	
Book value of ledger assets over market value, viz.: Estimated loss—Receiver's certificate	10,367 65	
		18,984 87
Admitted assets		$1,710,837 91

LIABILITIES.

	Surety.	
Losses and claims:		
Adjusted	$675 63	
In process of adjustment	2,143 31	
Reported, proofs not received	77,434 76	
Resisted	25,332 33	
Total unpaid claims		$105,586 03
Gross premiums, less reinsurance, upon all unexpired risks running one year or less from date of policy, $598,707.28; unearned premiums, 50 per cent	$299,353 64	
Gross premiums, less reinsurance, upon all unexpired risks running more than one year from date of policy, $2,394.25; unearned premiums, pro rata	1,197 13	
Total unearned premiums as shown by recapitulation		300,550 77
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued subsequent to October 1, 1905, viz.:		
Surety		40,089 77
Reinsurance		5,795 19
Other liabilities, viz.: Suspense account		67 66
Reserve for payment of taxes		6,750 00
Collateral deposit		148,930 27
Total amount of all liabilities, except capital		$607,769 69
Capital actually paid up in cash	$791,100 00	
Surplus over all liabilities	311,968 22	
Surplus as regards policy-holders		1,103,068 22
Total liabilities		$1,710,837 91

EXHIBIT OF PREMIUMS.

	Surety.
Premiums in force December 31 of previous year as shown by last year's statement	$345,898 58
Written or renewed during the year	629,702 32
Totals	$975,600 90
Deduct expirations and cancellations	358,884 02
In force at the end of the year	$616,716 88
Deduct amount reinsured	18,009 60
Net premiums in force	$598,707 28

	Title.
Premiums in force December 31 of previous year as shown by last year's statement	$782 37
Written or renewed during the year	1,763 38
Totals	$2,545 75
Deduct expirations and cancellations	151 50
Net premiums in force	$2,394 25

RECAPITULATION.

	Running one year or less from date of policy.		Running more than one year from date of policy.		Total premiums.	Total unearned premiums.
	Premium.	Amount unearned (50 %).	Premium.	Amount unearned (pro rata.)		
Surety	$598,707 28	$299,353 64	.....	.....	$598,707 28	$299,353 64
Title	.....	.....	$2,394 25	$1,197 13	2,394 25	1,197 13
Totals	.....	.....	.....	.....	$601,101 53	$300,550 77

GENERAL INTERROGATORIES.

Gross premiums, less reinsurance and return premiums, received from organization of company	$1,007,611 38
Total losses, less reinsurance, paid from organization of company	155,051 76
Total dividends declared from organization of company, viz.: cash	92,525 00
Total amount of the company's stock owned by the directors at par value	355,600 00
Loaned to stockholders not officers	47,500 00
Estimated liability on unpaid losses and claims, December 31, 1904, per last annual statement	$64,952 57
Decrease in above estimates during the year	31,454 12
Total	$33,498 45
Losses and claims, less reinsurance, incurred during the year, viz.: Surety	150,671 61
Total	$184,170 06
Deduct losses and claims paid during the year, viz.: Losses and claims of 1905, $67,873.41; losses and claims of previous years, $10,710.62	78,584 03
Losses and claims unpaid December 31, 1905	$105,586 03

Give the largest amount insured in any one risk in each of the following classes: Surety, $500,000.00; title, $90,000.00.

	Gross premiums in course of collection Dec. 31, previous year.	Amount of same collected during the year.
Surety	$70,313 80	$70,313 80
Title	214 00	214 00
Totals	$70,527 80	$70,527 80

BUSINESS IN MICHIGAN DURING 1905.

	Surety.
Gross premiums or risks written or renewed during the year*	$21,140 35
Gross losses paid*	837 37
Gross losses incurred	868 37

*Less reinsurance in admitted companies.

ACCIDENT DEPARTMENT.

TRAVELERS' INSURANCE COMPANY.

CONNECTICUT.

(Incorporated June 17, 1863; commenced business April 1, 1864.)

Home office, 56 Prospect street, Hartford.

S. C. DUNHAM, President. - - - - JOHN E. MORRIS, Secretary.

Attorney for Michigan, James W. Thompson, of Detroit.

CAPITAL STOCK.

Amount of capital paid up in cash.....$1,000,000 00

Amount of ledger assets, as per balance, December 31, of previous year..... $8,409,057 50

INCOME.

(As shown by the books at the home office at the close of business December 31.)

	Entire premiums collected during the year.	Deduct re-insurance, return premiums and cancellations.	Net cash actually received for premiums.	
Accident	$2,846,123 09	$123,570 16	$2,722,552 93	
Health	286,428 60	20,007 38	266,421 22	
Liability	3,587,181 45	222,531 86	3,364,649 59	
Totals	$6,719,733 14	$366,109 40	$6,353,623 74	
Total net cash actually received for premiums				$6,358,623 74
Interest on bonds and dividends on stock			$358,640 12	
Interest from all other sources			36,352 43	
Total interest				394,992 55
Profit on sale or maturity of ledger assets				59,595 27
Total income				$6,808,211 56
Sum of both amounts				$15,217,269 06

DISBURSEMENTS.

(As shown by the books at the home office at close of business December 31.)

	Gross amount paid for losses.	Deduct salvage and reinsurance.	Net amount paid policy-holders for losses.	
Accident	$2,350,169 52	$78,976 74	$1,271,192 78	
Health	121,691 19	3,404 94	118,286 25	
Liability	856,007 66	.....	856,007 66	
Totals	$2,327,868 37	$82,381 68	$2,245,486 69	$2,245,486 69
Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.:				
Accident, $18,396.74; health, $45.00; liability, $479,848.53				498,290 27
Commissions or brokerage, less amount received on return premiums and reinsurance for the following classes:				
Accident, $850,937.29; health, $67,425.24; liability, $764,309.19				1,682,671 72
Stockholders for interest or dividends				250,000 00
Salaries, fees and all other compensation of officers and home office employees				215,803 15
Salaries, traveling and all other expenses of agents not paid by commissions				378,685 75
Medical examiner's fees and salaries				27,525 15
Inspections, other than medical				56,626 29
Rents, including $15,000.00 for company's own occupancy				77,816 80
Taxes on capital stock				58,918 04
All other taxes, licenses and insurance department fees				116,160 76
Legal expenses				19,858 84
Advertising				52,783 24
Printing and stationery				60,515 24
Postage and express				42,649 27
Furniture and fixtures				42,876 18
Miscellaneous items				44,290 89
Profit and loss				21,604 53
Total disbursements				$5,892,562 81
Balance				$9,324,706 25

LEDGER ASSETS.

(As shown by the books at the home office at close of business December 31.)

Book value of bonds, excluding interest, $6,374,724.61; and stocks, $2,371,509.01	$8,746,233 62	
Cash in company's office, $2,111.53; deposited in bank, $525,100.55	527,212 08	
Bills receivable	8,876 48	
Agents' debit balances	42,384 07	
Ledger assets as per balance		$9,324 706 25

[NON-LEDGER] ASSETS.

Interest accrued on bonds	151,676 23
Market value of bonds and stocks over book value	490,442 69
Gross assets	$9,966,825 17

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$8,876 48	
Agents debit balances	42,384 07	
		51,260 55
Admitted assets		$9,915,564 62

LIABILITIES.

	Accident.	
Losses and claims:		
In process of adjustment	$57,775 00	
Reported, proofs not received	31,175 00	
Resisted	$62,000 00	
Net unpaid claims, except liability claims	$150,950 00	
Special reserve for unpaid liability losses	2,211,324 00	
Total unpaid claims and expenses of settlement		$2,362,274 00
Gross premiums, less reinsurance, upon all unexpired risks running one year or less from date of policy, $4,533,873.53; unearned premiums, 50 per cent	$2,266,936 77	
Gross premiums, less reinsurance, upon all unexpired risks running more than one year from date of policy, $202,756.24; unearned premiums, pro rata	592,421 45	
Total unearned premiums as shown by recapitulation		2,859,358 22
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued		85,000 00
Additional reserve, liability department		100,000 00
Reserve for unreported indemnity claims		64,647 61
Additional reserve allowed by the company	$297,396 31	
Total amount of all liabilities, except capital		$5,471,279 83
Capital actually paid up in cash	$1,000,000 00	
Surplus over all liabilities	3,444,284 79	
Surplus as regards policy-holders		4,444,284 79
Total liabilities		$9,915,564 62

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
Premiums in force December 31 of previous year as shown by last year's statement	$1,877,054 30	$228,245 89	$2,096,921 13
Written or renewed during the year	2,846,123 09	286,428 60	3,587,181 45
Totals	$4,723,177 39	$514,674 49	$5,684,102 58
Deduct expirations and cancellations	2,708,806 28	270,366 64	3,194,297 04
In force at the end of the year	$2,014,371 11	$244,307 85	$2,489,805 54
Deduct amount reinsured	8,780 91	2,465 00	608 82
Net premiums in force	$2,005,590 20	$241,842 85	$2,489,196 72

RECAPITULATION.

	Running one year or less from date of policy.		Running more than one year from date of policy.		Total premiums.	Total unearned premiums.
	Premium.	Amount unearned (50 %).	Premium.	Amount unearned (pro rata).		
Accident	$1,945,493 30	$972,746 65	$60,096 90	$492,568 24	$2,005,590 20	$1,465 314 89
Health	240,183 70	120,091 85	1,659 15	414 79	241 842 85	120,506 64
Liability	2,348,196 53	1,174,098 27	141,000 19	99,438 42	2,489,196 72	1,273,536 69
Totals	$4,533,873 53	$2,266,936 77	$202,756 24	$592,421 45	$4,736,629 77	$2,859,358 22

GENERAL INTERROGATORIES.

Gross premiums, less reinsurance and return premiums, received from organization of company	$83,333,658 79
Total losses, less reinsurance, paid from organization of company	34,042,718 88
Total dividends declared from organization of company, viz.: Cash	3,183,000 00
Stock	600,000 00
Total amount of the company's stock owned by the directors at par value	103,900 00
Total amount loaned to the directors or other officers	24,600 00
Loaned to stockholders not officers	58,450 00
Estimated liability on unpaid losses and claims, December 31, 1904, per last annual statement	$1,472,282 24
Decrease in above estimates during the year	57,125 00
Total	$1,415,157 24
Losses and claims, less reinsurance, incurred during the year, viz.: Accident, $1,325,217.78; health, $118,286.25; liability, $2,046,495.73	3,489,999 76
Total	$4,905,157 00
Deduct losses and claims paid during the year, viz.: Losses and claims of 1905, $2,179,061.69; losses and claims of previous years, $66,425.00	2,245,486 69
Losses and claims unpaid December 31, 1905	$2,659,670 31

Give the largest amount insured in any one risk in each of the following classes: Accident, $50,000.00; health, $250.00; liability, $50,000.

BUSINESS IN MICHIGAN DURING 1905.

	Gross premiums on risks written or renewed during the year.*	Gross losses paid.*	Gross losses incurred.*
Accident	$56,201 38	$31,537 92	$31,537 92
Health	4,705 92	2,102 45	2,102 45
Liability	63,567 01	3,830 10	3,830 10
Totals	$124,474 31	$37,470 47	$37,470 47

*Less reinsurance in admitted companies.

UNITED STATES CASUALTY COMPANY.

NEW YORK.

(Incorporated May 2, 1895; commenced business, May 3, 1895.)

Home office, 141 Broadway, New York City.

BENJAMIN F. TRACY, President. - - - - EDSON S. LOTT, Secretary.

Attorney for Michigan, Peter White Phelps, of Marquette.

CAPITAL STOCK.

Amount of capital paid up in cash.....$300,000 00

Amount of ledger assets, as per balance, December 31, of previous year..... $1,687,486 40

INCOME.

(As shown by the books at the Home Office at the close of business December 31.)

	Gross premiums unpaid Dec. 31, last year.	Gross premiums written and renewed during the year.	Total.	Deduct gross premiums now in course of collection.	Entire premiums collected during the year.	Deduct re-insurance, return premiums and cancellations.	Net cash actually received for premiums.	
Accident	$43,833 54	$695,306 66	$739,140 20	$43,248 30	$695,891 90	$186,364 21	$509,527 69	
Health	18,370 28	191,635 38	210,005 66	18,039 77	191,965 89	72,646 46	119,319 43	
Liability	50,039 35	533,562 67	583,602 02	51,959 52	531,642 50	123,370 70	408,271 80	
Steam boiler	6,027 73	51,719 82	57,747 55	4,816 27	52,931 28	14,978 65	37,952 63	
Burglary and theft		15,136 56	15,136 56	1,929 50	13,207 06	1,713 25	11,493 81	
Sprinkler	2,192 41	40,008 62	42,201 03	4,172 57	38,028 46	10,918 80	27,109 66	
Totals	$120,463 31	$1,527,369 71	$1,647,833 02	$124,165 93	$1,523,667 09	$409,992 07	$1,113,675 02	

Total net cash actually received for premiums		$1,113,675 02
Interest on mortgage loans	$150 41	
Interest on bonds and dividends on stocks	61,600 65	
Total interest		61,751 06
Profit on sale or maturity of ledger assets—bonds		4,160 42
Total income		$1,179,586 50
Sum of both amounts		$2,867,072 90

DISBURSEMENTS.

(As shown by the books at the home office at close of business December 31.)

	Gross amount paid for losses.	Deduct salvage and reinsurance.	Net amount paid policy-holders for losses.	
Accident	$262,962 46	$12,688 39	$250,274 07	
Health	46,245 74		46,245.74	
Liability	131,887 54		131,887 54	
Steam boiler	1,823 54	1,231 75	591 79	
Burglary and theft	1,335 61		1,335 61	
Sprinkler	7,863 73		7,863 73	
Totals	$452,118 62	$13,920 14	$438,189 48	$438,198 48
Investigation and adjustment of claims, including legal and other expenses in defense of suits against policy-holders, viz.:				
Accident, $6,582.70; health, $847.29; liability, $19,612.00; steam boiler, $124.87; burglary and theft, $84.05; sprinkler, $280.23				27,531 14
Commissions or brokerage, less amount received on return premiums and reinsurance for the following classes:				
Accident, $155,831.46; health, $34,526.99; liability, $107,536.40; steam boiler, $10,205.36; burglary and theft, $3,076.04; sprinkler, $6,684.57				317,860 82
Salaries, fees and all other compensation of officers and home office employees				98,312 82
Salaries, traveling and all other expenses of agents not paid by commissions				37,652 84
Inspections, other than medical				18,449 65
Rents				14,880 34
Taxes on real estate				45 47
All other taxes, licenses and insurance department fees				22,621 25
Legal expenses				819 20
Advertising				1,827 90
Printing and stationery				24,776 89
Postage and express				9,039 85
Furniture and fixtures				1,938 23
Loss on sale or maturity of ledger assets, viz.: Bonds				849 17
All other disbursements, viz.: Telegrams and telephone, $1,244.78; fees of directors, $2,705.00; miscellaneous, $8,584.65; profit and loss, premiums uncollectable, $195.96				12,730 39
Total disbursements				$1,027,534 44
Balance				$1,839,538 46

LEDGER ASSETS.

(As shown by the books at the home office at close of business December 31.)

Book value of real estate, unincumbered	$5,000 00	
Book value of bonds, excluding interest, $1,288,113.76; and stocks, $441,875.00	1,729,988 76	
Cash in company's office, $16,081.30; deposited in bank, $87,438.93	103,520 23	
Bills receivable	1,029 47	
Ledger assets as per balance		$1,839,538 46

NON-LEDGER ASSETS.

Interest accrued on bonds			16,719 85
	On policies or renewals issued subsequent to Oct. 1, 1905.	On policies or renewals issued prior to Oct. 1, 1905.	
Gross premiums in course of collection, viz.:			
Accident	$43,025 87	$222 43	
Health	18,028 52	11 25	
Liability	51,468 97	490 55	
Steam boiler	4,776 27	40 00	
Burglary and theft	1,929 50		
Sprinkler	4,172 57		
Totals	$123,401 70	$764 23	124,165 93
Gross assets			$1,980,424 24

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